

Historical data, such as those used in the calculations, may not be a good guide to the future and the risk indicator may change over time, as a result.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

This table shows the money you could get back over the next 4 years, under different scenarios, assuming that you invest EUR 10,000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Investment [€ 10,000]				
Insurance Premium [€ 0]		1 year	2 years	4 years
Survival Scenarios				
Stress scenario	What you might get back after costs	€ 8,177.45	€ 8,549.11	€ 9,970.00
	Average return each year	-18.23 %	-7.54 %	-0.08 %
Unfavourable scenario	What you might get back after costs	€ 8,787.88	€ 8,956.94	€ 10,169.40
	Average return each year	-12.12 %	-5.36 %	0.42%
Moderate scenario	What you might get back after costs	€ 9,496.84	€ 9,722.75	€ 10,468.50
	Average return each year	-5.03 %	-1.40 %	1.15%
Favourable scenario	What you might get back after costs	€ 10,438.31	€ 10,658.67	€ 11,066.70
	Average return each year	4.38%	3.24%	2.57%
Death scenarios				
Insured event	What your beneficiaries might get back after costs	€ 10,100.00	€ 10,100.00	€ 10,573.19

What happens if the issuer is unable to pay out?

In case of insolvency of Mediolanum International Life Dac., the assets held to cover the obligations arising out of insurance contracts will be used to satisfy the claims arising from these contracts, with priority over all other creditors of the Company, net of the expenses necessary for the liquidation procedure. It is however possible that as a result of the insolvency of Mediolanum International Life Dac., the investor / beneficiary may lose part or all of the value of their investment. There is no public or private guarantee scheme that can compensate for all or part of any losses.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for 3 different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

Cost over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment [€ 10,000]			
Scenarios	If you cash in after 1 year	If you cash in after 2 years	If you cash in after 4 years
Total costs	€ 530.00	€ 530.00	€ 530.00
Impact on return (RIY) per year	5.30%	2.65%	1.33%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year			
One-off costs	Entry costs	1.33%	The impact of the costs you pay when entering your investment. This includes the costs of distribution of your product.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments.

How long should I hold it and can I take money out early?

Recommended holding period: 4 years

After an initial holding period ending at the 24 October 2023, this product may be totally surrendered by the client (no partial surrenders allowed). The product is a buy-and-hold investment and you may get back significantly less than the original invested amount if you redeem early. To achieve the goals of this product, we recommend that you keep your investment up to the end of the recommended holding period. This product may not be suitable for investors who plan to redeem their contract before the end of the recommended holding period. The product does not provide any guarantee of return on the expiration of the recommended time horizon; and any redemption prior to this term may compromise the investment performance.

How can I complain?

If you are not satisfied with an aspect of our service and wish to raise a complaint, you can write to the Customer Service Department of our Spanish branch, Mediolanum International Life Dac, Barcelona Branch, Agustina Saragossa, No. 3-5, 08017, Barcelona, submit a fax to 93 280 63 75 or submit your complaint to the email address millse@millse.info. Alternatively, a complaint can be submitted to the Customer Service Department of the Bancassurance tied operator, with address in Avenida Diagonal No. 668-670, 08034, Barcelona or at the email address servicio.atencion.cliente@mediolanum.es. Further information is available on the following website <https://www.mildac.ie/es/legal-policy/quejas>.

Other relevant information

The Insured Person cannot be older than 75 years old (next birthday) at the moment of the subscription of the contract and the Policyholder cannot be older than 80 years old (next birthday). The product has a minimum premium payment of €2,500 (additional payments are not allowed). For further information, including more detailed risk and surrender costs disclosures, please refer to the 'General Terms and Conditions' and 'Special Conditions', which are mandatory documents and must be provided to the Policyholder, as well as this Document. The updated version of the documents are available on the Mediolanum International Life Dac website, www.mildac.ie and on the Distributor's website.