

Key Information Document (KID)

Basic Fund

Purpose

This document provides you with key information about this investment fund. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains, and losses of this fund, and to help you compare it with other funds.

Fund

Name:	Basic Fund
Manufacturer:	Hellenic Life Insurance Company (hereafter "Hellenic Life")
Group:	Hellenic Bank
Address:	66, Griva Digheni Avenue, 1095, Nicosia, Cyprus
Contact Number:	+357 22 501 581
Website:	www.helleniclifec.com
Supervisory Authority:	The Superintendent of Insurance is responsible for supervising Hellenic Life in relation to this Key Information Document
KID Production Date	30/09/2023

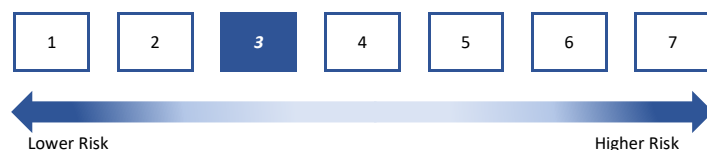
You are about to purchase a product which is not simple and may be difficult to understand.

This document is not offered on a stand-alone basis. It is only offered in combination with the insurance products Key Information Document

What is this product?

Type	This is a Unit-Linked Fund.
Term	The Recommended Holding Period (RHP) is 20 years.
Objectives	This is a low to medium risk fund and seeks to achieve its objective returns through exposure in a diversified spectrum of asset types including deposits/cash, bonds, listed equities, real estate and alternative investments. This product is not expected to qualify as sustainable. With regards to Environmental, Social and Governance (ESG) objectives, during the reference period, the underlying investments of the fund, lack sufficient data to assess against these objectives. The Company, therefore, as things stand, does not consider the adverse impacts of investment decisions on sustainability factors as it is not in a position to reliably assess whether this financial product promotes sustainability characteristics or whether the underlying investments follow good governance policies. As more data becomes available by the underlying institutions, in the future, the Company shall reassess this position.
Intended retail investor	This fund is suitable for individuals who are willing to invest in the mid or long term with the purpose of achieving savings, i.e. for their retirement, education, emergency etc. The insured bears the risk of the investment and should be ready to accept the risk of capital loss in exchange for the anticipation of future returns. This fund is designed for the insured who can carry the loss of the entire investment.

What are the risks and what could I get in return?



The risk indicator assumes that you keep the product for 20 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Summary Risk Indicator (SRI): a guide to the level of risk of this product compared to other products. It indicates the likelihood of losing money because of movements in the markets or due to the inability of the manufacturer to pay you.

We have classified this product in the risk frame of 3 out of 7, which is a low to medium risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you. The amount you will receive will be related to the value of the funds at the time of death or surrender which depends on future market performance and it is uncertain. This product does not include any protection from future market performance so you could lose some or all of your investment. If we are unable to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you get will vary depending on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown below are illustrations using the worst, average, and best performance of the fund over the last 25 years. Markets could develop very differently in the future.

Recommended holding period: 20 years

Example investment: €1,000 per annum

Scenario: €1,000 per annum		If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years (RHP)
Minimum	You could lose some or all of your investment.			
Stress Scenario	What you might get back after costs	749	6,725	10,204
	Average return each year	-25.06%	-3.89%	-3.31%
Unfavourable Scenario	What you might get back after costs	871	6,868	10,204
	Average return each year	-12.86%	-3.69%	-3.31%
Moderate Scenario	What you might get back after costs	1,029	12,067	28,561
	Average return each year	2.93%	1.90%	1.80%
Favourable Scenario	What you might get back after costs	1,121	12,998	30,526
	Average return each year	12.09%	2.66%	2.14%
Amount invested over time		1,000	10,000	20,000

The figures shown include all the costs of the fund itself (where applicable) but may not include all the costs that you pay to your advisor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The scenarios on this KID are based on a life aged 35, annual premium of €1,000 and a Sum Insured of €15,000.

The stress scenario shows what you might get back in extreme market circumstances. This type of scenario occurred for an investment with the fund's central strategic allocations and using the benchmarks listed below between 30/6/1998 and 31/12/2010. For the period between 1/1/2011 and 30/6/2023, the product's actual performance was used.

- EU Aggregate bonds – Barclays Euro Aggregate Index
- World Developed Equity (excluding Emerging Markets) – MSCI World Index Total Return
- European Equity – Euro Stoxx 50 Index Total Return
- Cash – 3m Euribor

What are the costs? (All amounts are in Euros)

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- €1,000 per year is invested.

	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years (recommended holding period)
Total costs	53	1,317	4,958
Annual cost impact (*)	5.27%	1.24%	1.11%

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 1.80% before costs and 0.83% after costs.

The figures assume that the sum insured in case of death is €15,000 and the insured's age at the time of entry to the plan is 35 years.

Composition of Costs

The table below shows the meaning of the different cost categories and the impact of the various cost types on the investment return you might get at the end of the recommended holding period.

One-off costs upon entry or exit	Annual cost impact if you exit after 20 years (RHP)	
Entry Costs	The impact of the costs you pay when you enter your investment.	0.23%
Exit Costs	We do not charge an exit fee for this product	N/A
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs	The impact of the costs each year on managing your investments. This includes administration charges and fund management fees.	0.76%
Transaction costs	This is an estimate of costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0.12%
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product	N/A

Other relevant information

- You have the right to request a paper copy of this Key Information Document, free of charge by contacting us at 8000 5433.
- KIDs publications are available at: www.helleniclife.com
- Information relevant to previous performance of the product is available at www.helleniclife.com for the past 20 years.
- The previous calculations of the performance scenarios are available on a monthly basis at www.helleniclife.com