

# Emerging Markets Equity Key Information Document

## PURPOSE

This document provides you with key information about this investment product. 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 product and to help you compare it with other products.

## PRODUCT

**PRODUCT NAME:** 360 Invest for use with the Emerging Markets Equity fund, manufactured by AIB life

**CONTACT:** AIB Mobile Banking app

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Address: AIB life, PO Box 8172, Blackrock, Co Dublin, Ireland

**SUPERVISORY AUTHORITY:** AIB life is regulated by the Central Bank of Ireland.

**DOCUMENT CREATION DATE:** 11/07/2024

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

## WHAT IS THIS PRODUCT?

### TYPE

360 Invest is an insurance-based investment and savings policy. Your payments are used to buy units in the Emerging Markets Equity fund. The value of your policy is then linked to the value of the units in this fund and may go down as well as up over time.

### TERM

The product does not have a maturity date. It is a long term financial commitment and the recommended holding period is 7 years.

### OBJECTIVES

This fund aims to provide passive exposure to emerging markets equity performance. It does this by investing in a fund which aims to track the performance of an emerging markets equity index. The fund is an Article 8 fund under the Sustainable Finance Disclosure Regulations (SFDR), which means it promotes environmentally friendly or socially responsible investments.

### INTENDED RETAIL INVESTOR

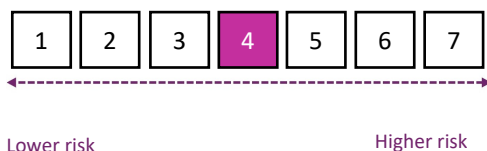
This investment is suitable for those looking to invest at least €125 a month or €20,000 in a lump sum for a period of at least 5 years to give your investment time to achieve its growth potential. Returns are not guaranteed and investors should be willing to take on some level of investment risk. This product is available to individuals living in the Republic of Ireland and aged between 18 and 75.

### INSURANCE BENEFITS AND COSTS

If you die while you have your policy, AIB life will pay 100.1% of the value of your fund, less the appropriate tax. There is no extra charge for this benefit.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### RISK INDICATOR



The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at the early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

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

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

### PERFORMANCE SCENARIOS

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the fund over the last 12 years. Markets could develop very differently in the future.

The death benefit shown represents the death benefit that would be paid under the moderate scenario.

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself and include the costs of your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The current government levy on life insurance investments is 1% and is included in the figures shown. Under current Irish tax law, tax is also payable on profit made on this investment. This tax is not included in the figures shown.

Recommended holding period: 7 years Example Investment: 1,000 EUR Survival Scenarios		1 year	7 years (RHP)
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs EUR</b>	240	2,590
	Average return each year (%)	-75.9%	-25.1%
<b>Unfavourable</b>	<b>What you might get back after costs EUR</b>	730	5,990
	Average return each year (%)	-26.8%	-3.9%
<b>Moderate</b>	<b>What you might get back after costs EUR</b>	970	8,060
	Average return each year (%)	-2.9%	3.5%
<b>Favourable</b>	<b>What you might get back after costs EUR</b>	1,370	11,220
	Average return each year (%)	36.8%	11.8%
<b>Amount invested over time</b>		1,000	7,000
<b>Death Scenario</b>			
<b>Insured event</b>	<b>What your beneficiaries might get back after costs</b>	1,020	8,070
<b>Accumulated insurance premium</b>		1,000	7,000

The moderate scenario occurred for an investment between 07/2014 and 07/2015.

The unfavourable scenario occurred for an investment between 02/2015 and 02/2016.

The favourable scenario occurred for an investment between 03/2020 and 03/2021.

## WHAT HAPPENS IF AIB LIFE IS UNABLE TO PAY OUT?

AIB life will own and invest the assets in your chosen fund on your behalf. These assets are appropriately ring-fenced and protected. In the unlikely event of the insolvency of AIB life, these assets must be used to pay the claims of our policy owners. If AIB life or the institutions we place money with default on their obligations, you may face financial loss.

There is no statutory compensation scheme which would cover any losses you incur under this policy in the event of the insolvency of AIB life.

## WHAT ARE THE COSTS?

### 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 € is invested

	<b>If you exit after: 1 year</b>	<b>If you exit after: 7 years (RHP)</b>
<b>Total costs (€)</b>	80	631
<b>Annual cost impact (%)</b> (*)	8.0%	2.1%

(\*) 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 5.66% before costs and 3.53% after costs.

## COMPOSITION OF COSTS

ONE-OFF COSTS UPON ENTRY OR EXIT		Annual cost impact if you cash in after 7 years
ENTRY COSTS	1.00% of the amount you pay in when entering this investment. Allowance has been made in the entry costs for the government levy of 1% on investments.	0.3%
EXIT COSTS	Exit costs only apply if you cash in your investment before the first 5 years. This does not include the exit tax that you may pay. Exit costs are stated as "N/A" in the next column as they do not apply if you keep the product until the recommended holding period.	N/A
<b>ONGOING COSTS TAKEN EACH YEAR</b>		
MANAGEMENT FEES AND OTHER ADMINISTRATIVE OR OPERATING COSTS	A percentage of the value of your investment per year. This is an estimate based on actual costs over the last year.	1.8%
TRANSACTION COSTS	0.08% of the value of your investment per year. This is an estimate of the 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.	0.1%
<b>INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS</b>		
PERFORMANCE FEES	The impact of performance fee.	0.0%

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended holding period: 7 years

This product has no minimum holding period but is designed for a long term investment and you should be prepared to invest for at least 5 years to give your investment time to achieve its growth potential. The recommended holding period is 7 years but you can stay invested for as long as you like.

You can withdraw all or part of your investment at any time. Early access charges may apply, which will be detailed in your quotation and policy schedule. The early access charge is a percentage of the amount you withdraw. There are no early access charges after your contribution has been invested for 5 years. The early access charges are included in the figures shown for the performance scenarios and costs tables.

You will have to pay tax on any profit you make.

If, after taking out this policy, you feel it is not suitable, you may cancel it during the cooling-off period. If we receive your instruction to cancel the policy within 30 days after we've sent you your policy schedule or 30 days after your policy start date, whichever is later, we will cancel your policy and refund all contributions paid. In the case of a lump sum contribution, the amount refunded may be reduced by any losses incurred as result of falls in the value of assets relating to the investment for the period that it was in force.

## HOW CAN I COMPLAIN?

Sometimes things do go wrong. If we make a mistake, we will correct it as soon as we can. If you have a complaint, you should contact us on 01 912 4455, at [hello@help.aiblife.ie](mailto:hello@help.aiblife.ie) or at AIB life, PO Box 8172, Blackrock, Co Dublin, Ireland. We will do our best to resolve any complaints you might have as fairly and as quickly as we can. If you are not happy with the outcome of this, you can take this complaint or dispute to the Financial Services and Pensions Ombudsman.

## OTHER RELEVANT INFORMATION

There are other fund options available on this product. The level of risk, potential performance and costs over time will depend on the fund you choose. Before investing in one of the other fund options please read the Key Information Document and other information on that fund available at [aiblife-fundcentre.saolassurance.ie](http://aiblife-fundcentre.saolassurance.ie).

Up to date Key Information Documents, past performance and other information for this fund and other available funds can be found at [aiblife-fundcentre.saolassurance.ie](http://aiblife-fundcentre.saolassurance.ie). If you choose to take out a policy you will receive additional documents from AIB life which contain other important information that you should read carefully.