

Key Information Document swisspartners Versicherung AG

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

Name of Product	Fund-linked Life Insurance (FLI)	website for PRIIP manufacturer	http://www.swisspartners.com
Name of PRIIP manufacturer	swisspartners Versicherung AG, Zweigniederlassung Österreich	Call the following number for more information	+43 55 223 84 57
Competent Authority of the PRIIP Manufacturer in relation the KID	Financial Market Authority Liechtenstein (FMA)	date of production of the KID	05.02.2018

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

What is this Product?

Type	Privat Placement Life Insurance
Objectives	This unit-linked life insurance policy offers you an insurance cover in the event of death. The underlying asset portfolio consists of assets based on your selected investor profil. You will profit directly from price increases of your underlying portfolio but also bear the risk of losses yourself.
Intended retail investor	The product is suitable for you, if you are interested in a long-term asset accumulation with an insurance cover in the event of death. You are willing and able to cope with fluctuations in value and, if necessary, investment losses depending on the investment options chosen. In order to make a suitable selection of your investor profil, you also require sufficient investment knowledge. The value of your insurance policy results from the market value of the investments selected, less the deductions for administrative costs and risk premiums (see section "What are the costs?"). Since the value of the underlying investments is subject to market fluctuations, you should hold the unit-linked life insurance over a longer period of time in order to bridge / balance negative investment years
Insurance benefits and costs	<p>This unit-linked life insurance policy offers insurance benefits at the end of the contract, on death and on (partial) surrender. The actual benefits under the insurance contract - even in the event of (partial) surrender - are based on the current value of the underlying portfolio. In the event of a death, the actual benefit results from the current value of the underlying portfolio and a death benefit amounting to 1 % of the portfolio value. Upon expiry of the contract or (partial) surrender, the actual benefit corresponds to the value of the underlying portfolio less any termination costs. (see section 'What are the risks and what could I get in return?').</p> <p>A single premium of 1'000'000 EUR is due upon signing of the contract. This amount will be invested according to the selected investment strategy, whereby the resulting costs are deducted directly from the underlying portfolio's value (see in particular the section 'What are the costs?') The risk premium required for the protection against death is independent of gender but increases with age and is quarterly deducted from the underlying portfolio's value (at the age of 50 0.9 % of the death benefit per annum). At a fund's value of 1'000'000 EUR this results an a yearly premium of 58.43 EUR at age 50. It is estimated that the risk premias lower the yearly return of your unit-linked life insurance by approximately 0.01%.</p> <p>The duration is agreed upon signing of the contract. The contract ends in the event of death, at the latest after expiry of the agreed contract term. You are allowed to surrender prematurely (see section 'How long should i hold it and can it take money out early?')Swisspartners Versicherung AG cannot unilaterally terminate the contract prematurely.</p>

What are the costs?

Cost over time

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 and ongoing costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 1'000'000 EUR. The figures are estimates and may change in the future.

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 / Single Premium	1'000'000.00 €
Underlying Scenario	Moderate scenario

After 1 Year	After 8 years	After 15 years
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Total costs
Impact on return (RIY) per year

54'158.43 €	256'439.66 €	465'485.58 €
5.42%	3.24%	3.09%

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;
- the meaning of the different cost categories.

This table shows the impact on the return per year

		Impact on return per year	Description
One-off costs	Entry costs	0.17%	The impact of the costs already included in the price. 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	0.21%	The impact of the costs of us buying and selling underlying investments for the product
	Other ongoing costs	2.75%	The impact of the costs that we take each year for managing your investments and the costs presented in Section 'What is the product?'

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

Recommended (minimal) holding period **15 years**

A premature termination of the contract (surrender) is always possible. The surrender value depends on the performance of the selected funds. The initial costs as shown in the table in the section 'What costs are incurred?' affect the initial development of the contract values. In addition, a short holding period is more likely to be subjected to unfavorable market fluctuations. Surrender deductions of up to 0 % of the contract value are due, tax disadvantages may arise. In the event of a premature termination of the contract, you will lose your insurance cover in the event of death.

How can I complain?

If need to make a complain about the product, the broker or swisspartners Versicherung AG, Zweigniederlassung Österreich, you can do so by calling +43 55 223 84 57. You can also submit your complaint our website by letter (Marktplatz 7a, AT-6800 Feldkirch) or e-mail to info@swisspartners.com

Other relevant information

You will receive specific information on the detailed structure of this insurance product before you sign your insurance contract. The information presented herein is based on EU regulations and may therefore differ from pre-contractual information duties under Liechtenstein law. You will find the main terms and conditions of your policy in the insurance contract documentation, which we will provide you with before you sign your insurance contract.