

# Camelea\*

## Life assurance financial info sheet for branch 23

Type of life assurance	A life assurance policy whose return is linked to investment funds
Guarantees	<ul style="list-style-type: none"> <li>In the event of life, the Camelea Umbrella Policy allows the policyholder to build, via flexible or regular premium payments, a deferred capital whose valuation is equal to the number of units multiplied by the asset value of these units.</li> <li>In the event of death of the life assured, a benefit equal to 101% of the surrender value of the policy is paid to the beneficiary(ies).</li> <li>The policyholder has the option to replace this basic death cover by choosing one of the following death covers: <ul style="list-style-type: none"> <li>The "return of premium" death cover guarantees that the benefit in the event of death at least equals the total value of the premiums invested, less any partial surrenders carried out.</li> <li>The "130%" death cover guarantees that the benefit in the event of death at least equals 130% of the gross premiums invested.</li> <li>The "Flex" death cover guarantees that the benefit in the event of death is equal to a minimum of 102% and a maximum of 150% of the surrender value of the policy, depending on the choice made by the policyholder.</li> </ul> </li> </ul>
Target market	This life assurance product is for individuals wishing to invest their money in funds described under the heading "Funds", benefiting from a death cover as well.
Funds	<p>The policyholder has access to a diversified range of funds in which he can invest his capital. These funds are managed by professionals selected by OneLife.</p> <ul style="list-style-type: none"> <li>External funds (UCITS) and internal funds, expressed in units: money-market funds, bonds, equities, mixed funds, profiled funds, alternative funds, protected capital funds or structured funds.</li> <li>Characteristics such as, in particular, the name and nature/composition of the assets in which each fund can be invested, and if any, the allocation key of the available assets, the investment objective, the risk level and the reference currency of the fund(s) as well as the identity of the fund manager are detailed in the appendix which follows ("the Appendix") and are also available the OneLife website <a href="http://www.onelife.eu.com">www.onelife.eu.com</a> (section "Our Products/Fund table").</li> </ul> <p>A detailed factsheet is provided to the policyholder for each selected fund. Moreover all the factsheets are available on request from OneLife and on the website via <a href="http://www.onelife.eu.com">www.onelife.eu.com</a> (section "Our Products/Fund table").</p> <p>OneLife is free to change the list of funds available as underlying investments for its policies.</p>
Return	<p>Unless other provision is made in the Appendix which forms an integral part of this Life assurance financial info sheet, it is reminded that <b>OneLife does not guarantee any return from the Camelea Umbrella Policy, the policyholder alone assumes the market risks.</b></p> <p>The policy does not give any entitlement to beneficiary profit-sharing.</p>

\* This life assurance financial info sheet describes the product conditions applicable from 25 July 2017.

Past performance (if available)	<p>The portfolio return of each policy is available on the website, to which each policyholder can have access via his yourassets access (<a href="https://yourassets.onelife.eu.com/section «My policies/Policy statements»">https://yourassets.onelife.eu.com/section «My policies/Policy statements»</a>). This return is calculated daily on the basis of the last available NAV and updated on the website every day.</p> <p>Additional information is given in the Appendix, which forms an integral part of this financial info sheet.</p> <p><b>Past performance relates to previous years and does not constitute any guarantee of future results.</b></p>										
<p>Charges</p> <p>Initial charges</p> <p>Exit charges</p> <p>Management charges <i>(not including any possible dispensations contained in the information notices of some internal funds such as minimum guaranteed rate funds or structured funds)</i></p> <p>Surrender/withdrawal compensation</p> <p>Fund switch charges</p>	<p>6% maximum of a premium paid to the policy.</p> <p>For each flexible premium policy, the policyholder can decide to replace the initial charges by establishment charges corresponding to maximums of:</p> <ul style="list-style-type: none"> <li>• 7.1% for life assurance underlying Policies taken out by individuals and in respect of which the annual tax on insurance transactions is payable;</li> <li>• 6% for life assurance underlying Policies taken out (I) by legal entities and (II) by individuals in respect of which the annual tax on insurance transaction is not payable.</li> </ul> <p>The establishment charges shall apply to each of the premiums paid and shall be deducted quarterly over a period of 5 years. These shall be calculated on the greater of the premium paid and the value of the underlying Policy at the time of deduction.</p> <p>Where the policyholder has opted for the "establishment charges" structure, the outstanding establishment charges shall be deducted in advance if:</p> <ul style="list-style-type: none"> <li>• the policyholder carries out more than 12 partial surrenders from the underlying Policy, or</li> <li>• the total surrenders made during a policy year (in percentage of their value compared to the value of the underlying Policy) exceeds 20%.</li> </ul> <p>Structure 1: EUR 849 (level of 2017) + maximum + 1.50% of the value of the policy on an annual basis. The annual rate of EUR 849 was set at 1st January 2017 and is subject to review on 1st January each year. The indexation rate is set in relation to the Luxembourg Indice Mobile des Salaires (Sliding Pay Scale index: 794.54 at 01/01/2017), as published by the Institut national de la statistique et des études économiques du Luxembourg (Luxembourg's National Institute of Statistics and Economic Studies).</p> <p>Structure 2: 1.56% maximum of the value of the policy on an annual basis, except for management charges deducted from money-market funds which are reduced to 0.30%.</p> <p>Management charges are deducted each month.</p> <p><b>In the case of a full surrender of an underlying Policy before the end of the fourth year, surrender charges are deducted according to the following sliding scale:</b></p> <table border="1" data-bbox="411 1294 991 1462"> <thead> <tr> <th>Total surrender during</th> <th>Surrender charges</th> </tr> </thead> <tbody> <tr> <td>1st year</td> <td>200 EUR</td> </tr> <tr> <td>2nd year</td> <td>150 EUR</td> </tr> <tr> <td>3rd year</td> <td>100 EUR</td> </tr> <tr> <td>4th year</td> <td>50 EUR</td> </tr> </tbody> </table> <p>Switch charges shall amount to 1% of the value of disinvested units, subject to a minimum amount of EUR 50.</p> <p>These charges shall be paid by deduction of units. See the heading "Fund transfer" below.</p>	Total surrender during	Surrender charges	1st year	200 EUR	2nd year	150 EUR	3rd year	100 EUR	4th year	50 EUR
Total surrender during	Surrender charges										
1st year	200 EUR										
2nd year	150 EUR										
3rd year	100 EUR										
4th year	50 EUR										
Risk premiums	<p>The risk premium amount depends on the type of death cover selected and other parameters such as the capital at risk, the age and the state of health of the life assured.</p> <p>It is calculated each month, taking the above parameters into consideration, and paid by deduction of units each calendar quarter.</p>										
Entry/Registration	<p>The initial application and any additional payment shall not in themselves result in the conclusion or modification of the policy.</p> <p>They shall become final only after reception by OneLife of:</p> <ul style="list-style-type: none"> <li>• the Application forms duly completed and signed;</li> <li>• all supporting necessary documents necessary for the issue of the underlying Policy and;</li> <li>• the premium payment;</li> </ul> <p>subject to the acceptance by OneLife, as witnessed by the issue of a policy or the recording of the additional payment on the policy.</p>										
Term	Whole of life or fixed term with a minimum of 10 years and a maximum of 99 years										

Asset value	<p>The net asset value (NAV) of each fund is fixed on the date of each dealing day at the frequency mentioned on the factsheet or information notice related thereto.</p> <p>The NAV is available on our website <a href="http://www.onelife.eu.com">www.onelife.eu.com</a> on a daily basis (section "Our Products/Fund table/Fund name").</p>
Premium	<ul style="list-style-type: none"> <li>• Type of payment: flexible or regular</li> <li>• Amount of payments: <ul style="list-style-type: none"> <li>- flexible premium: minimum initial amount EUR 10,000</li> <li>- regular premium: minimum initial amount EUR 1,200, minimum annual premium EUR 1,200</li> <li>- additional payment: minimum EUR 2,800</li> </ul> </li> </ul>
Tax	<p>The tax conditions applicable to the policy depend on the personal situation of the policyholder and may be subject to changes in the future.</p> <p>Belgian residents taking out a Camelea Umbrella Policy are liable only to Belgian taxation, the main points of which can be summarised as follows:</p> <ul style="list-style-type: none"> <li>• Tax applicable when paying premiums: payments made are subject to "annual tax on insurance transactions" calculated and levied on each premium at a rate of 2% (4.4% if the policyholder is a legal entity subject to corporation tax).</li> <li>• Direct tax applicable during the life of the policy: in case of surrenders (partial or full) of the insurance policy, direct Belgian taxes may apply. There is some uncertainty as to the tax system applicable to Belgian tax residents in such cases.</li> <li>• Indirect tax applicable in case of termination of the policy following the death of the life assured: the sums paid by OneLife to the beneficiary(ies) are in principle subject to inheritance tax. This does not apply when the policyholder is a legal entity subject to corporation tax.</li> <li>• Tax declaration: The holder of a life assurance policy (individual) is required to fulfill certain obligations with respect to his tax declaration (mentioning the existence of the policy and the country where the life insurance company is established).</li> </ul>
Surrender/withdrawal	<p><b>Partial surrender/withdrawal</b> Up to the policyholder, with a minimum surrender amount of EUR 2,000 per surrender, requested in writing and signed and dated by the policyholder.</p> <p>Should the partial surrender take the savings held under the policy below EUR 2,500, the insurer reserves the right to redeem the entire policy, after having informed the policyholder.</p> <p><b>Full surrender/withdrawal</b> Up to the policyholder, requested in writing and signed and dated by the policyholder. A full surrender will have the effect of terminating the policy.</p>
Fund transfer	<p>Possibility for the policyholder to request freely the transfer/switch of all or part of his capital into one or various funds available into his policy, according to his risk profile.</p> <p>Possibility to opt for one of the following options:</p> <ul style="list-style-type: none"> <li>• Save Gains;</li> <li>• Stop Loss;</li> <li>• Drip Feeding.</li> </ul> <p>These options are only available on external funds which are valued daily, except for funds with a limited sale period, and only within flexible premium policies. They are, however, available on some internal funds, which fulfill the above-mentioned criteria (more information available on request).</p>
Information	<ul style="list-style-type: none"> <li>• Concerning the policy: <ul style="list-style-type: none"> <li>- once per year OneLife sends an annual policy statement free of charge to the policyholder relating to his Camelea Umbrella Policy as of 31 December of the elapsed year.</li> <li>- at any time, this information is also available free of charge on the website dedicated to policyholders (yourassets).</li> <li>- at any time the policyholder may also obtain such information upon written request sent to OneLife (in case of joint application, each of the co-holders may obtain this information).</li> </ul> </li> <li>• Concerning the funds in which the savings are invested: <p>At the time of the investment in a fund or at the time of the annual communication of the policy statement, the policyholder may request an up-to-date version of the information relating to the funds in which his policy has been invested from OneLife. Besides the policyholder has access free of charge to OneLife website <a href="http://www.onelife.eu.com">www.onelife.eu.com</a>.</p> <p>Finally OneLife makes also available to the policyholder the prospectus and the annual and/or half-yearly report of each UCITS available within the Camelea Umbrella Policy and the underlying Policy (The OneLife Company S.A., 38 Parc d'activités de Capellen, B.P. 110, L-8303 Capellen).</p> </li> </ul>

## Miscellaneous

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### **OneLife**

The OneLife Company S.A., whose registered office is located at 38, Parc d'activités de Capellen, L-8308 Capellen (Grand Duchy of Luxembourg), is a Luxembourg life assurance company under the supervision of the "Commissariat aux Assurances de Luxembourg" (Luxembourg insurance regulator) and listed on the "Registre de Commerce et des Sociétés de Luxembourg" (Luxembourg Trade and Companies Register) under number B 34 402.

### **Risks**

The policy does not offer any guarantee of performance or capital. It is linked to the units of underlying assets and/or funds whose value is not guaranteed and which are susceptible to upward and downward fluctuations depending on financial market variations. The policyholder is therefore responsible for all financial risks associated with his investment; the risk being potentially a total loss for the policyholder.

In addition, the policyholder shall bear all risks linked to negligence, fraud, default or collapse of the custodian bank and/or of the issuers of the external funds or of underlying assets in which the funds are invested, as well as those resulting from any freezing or execution of the policy assets taking place within the scope of legal provisions, or legal or administrative injunctions.

In addition to the acquisition costs linked to the policy, the policyholder is likely to be exposed to, and to have to bear, additional costs due to transactions that he is required to carry out in relation to the policy.

Finally, the policyholder is likely to encounter risks including volatility, market conditions, inflation, currency variations, liquidity, tax, as well as risks associated with surrendering the policy.

A more detailed description of the main risks inherent in the policy is included in a document appended to the "General Terms and Conditions" of the policy.

### **Cooling-off period**

The policyholder shall be entitled to cancel each underlying Policy within 30 days from its effective date, by registered letter sent to OneLife, by writ served by a bailiff or by delivery of the cancellation letter against receipt. In order to be considered valid, a cancellation request must be explicit and accompanied by all the contractual documents handed over to the policyholder by OneLife.

OneLife shall pay the policyholder an amount calculated as follows: the value of the units allocated to the underlying Policy concerned, plus initial or establishment charges which have already been deducted and if applicable the "annual tax on insurance transactions", and less (I) the sums used to cover the risk premium and (II) any amount resulting from a possible extra-allocation granted to the policyholder. The value of the units shall be determined on the date set in the underlying Policy, but not earlier than the day following the date of receipt by OneLife of the request to cancel the underlying Policy.

### **Nomination of the beneficiaries and acceptance of the benefit (life assurance)**

The policyholder may nominate one or more beneficiaries in the event that the life assured is alive at the end of the fixed term or in the event of the life assured's death.

The policyholder is entitled to revoke the beneficiary nomination(s) at any time prior to the maturity of the underlying Policy in the case of nomination of beneficiaries in the event of life and prior to the death of the life assured in the case of nomination of beneficiaries in the event of death, unless the benefit of the underlying Policy has been accepted in full or in part. OneLife shall only be bound by this revocation upon receiving written notification thereof.

The nominated beneficiary(ies) may accept (the share of) the benefit of the underlying Policy. The benefit of the underlying Policy may only be accepted by means of an endorsement to the underlying Policy in question, signed by the beneficiary(ies), the policyholder and OneLife. However, following the death of the policyholder, the benefit may be accepted by means of unilateral notification of such by the beneficiary(ies) to OneLife.

Once the benefit of the underlying Policy has been accepted in full or in part, the policyholder may not carry out any of the following operations, among others, on the underlying Policy without the express authorisation of the accepting beneficiaries: full or partial surrender, amendment or withdrawal of the beneficiary clause, transfer of the underlying Policy or the rights attached thereto either for free or for valuable consideration, extension of the underlying Policy's term or pledging of the underlying Policy. This list is not exhaustive.

### **Remuneration of the intermediary**

Some or all of the initial or, if applicable, establishment charges, management charges and switch charges will be paid to the intermediary in the form of remuneration (respectively acquisition, trail and switch commissions) for the insurance brokerage services provided by the latter in the context of the underlying Policies(s). Trail commissions will vary according to the structure and if necessary to the level of management charges applicable to the underlying Policy. The policyholder may obtain from his intermediary, on request initially and in particular before the signature of the Application form(s), detailed information concerning the intended remuneration, as well as the exact amount of said remuneration. The policyholder may also obtain this information from OneLife, on written request, after the underlying Policy has been issued.

### **Rebates from fund managers**

OneLife may also receive charges paid back by fund managers (rebates) relating to the underlying Policy and will provide the policyholder with detailed information in this respect, if so requested in writing.

## Appendix to the Camelea life assurance financial info sheet (30/06/2017)

Fund name	Launch Date	Fund Manager	Currency*	Risk Level**
Aberdeen Global II As Pac Mlt Ast A2 EUR	27/09/10	Aberdeen Global Services SA	EUR	4
Aberdeen Global Asian Smllr Coms A2 USD	24/03/06	Aberdeen Global Services SA	USD	5
Aberdeen UK Equity A Acc	19/12/05	Aberdeen Asset Management PLC	GBP	5
Alken Absolute Return Europe A	28/06/12	Alken Luxembourg Sàrl	EUR	4
Amundi Fds Absolute Vol Euro Eqs AE-C	14/11/06	Amundi Luxembourg S.A.	EUR	3
Amundi Oblig Internationales P EUR	25/04/05	Amundi	EUR	4
Andalis Investment Clock B	26/02/14	Andbank Asset Management Luxembourg	EUR	4
AXAWF Global Flexible Prpty A Cap EUR H	18/12/14	AXA Funds Management S.A.	EUR	4
AXAWF Global Income Gen A Cap EUR	16/09/15	AXA Funds Management S.A.	EUR	4
AXAWF Optimal Income A Cap EUR	19/11/03	AXA Funds Management S.A.	EUR	4
AXAWF US Short Dur HY Bds A Cap EUR H***	10/06/16	AXA Funds Management S.A.	EUR	3
BGF Emerging Europe A2	29/12/95	BlackRock (Luxembourg) SA	EUR	6
BGF Fixed Income Global Opps A2	31/01/07	BlackRock (Luxembourg) SA	EUR	4
BGF Global Allocation A2	03/01/97	BlackRock (Luxembourg) SA	USD	4
BGF Global Allocation A2 EUR Hedged	22/04/05	BlackRock (Luxembourg) SA	EUR	4
BGF Global High Yield Bond A2 GBP H	14/12/10	BlackRock (Luxembourg) SA	GBP	4
BGF Global Inflation Linked Bd A2 EUR H	23/07/09	BlackRock (Luxembourg) SA	EUR	4
BGF Latin American A2	08/01/97	BlackRock (Luxembourg) SA	USD	6
BGF New Energy A2	06/04/01	BlackRock (Luxembourg) SA	USD	5
BGF World Energy A2	06/04/01	BlackRock (Luxembourg) SA	USD	6
BGF World Gold A2RF	30/12/94	BlackRock (Luxembourg) SA	USD	7
BGF World Gold A2 EUR H	31/10/07	BlackRock (Luxembourg) SA	EUR	7
BGF World Mining A2	24/03/97	BlackRock (Luxembourg) SA	USD	7
BGF World Mining A2 EUR H	23/11/07	BlackRock (Luxembourg) SA	EUR	7
BL-Global 50 B EUR	28/10/93	Banque de Luxembourg Investments S.A.	EUR	3
BL-Global Equities B EUR	31/10/00	Banque de Luxembourg Investments S.A.	EUR	4
BL-Global Flexible EUR B	04/06/05	Banque de Luxembourg Investments S.A.	EUR	4
BSF Multi-Manager Alt Strats A2 EUR H***	04/05/16	BlackRock (Luxembourg) SA	EUR	5
Candriam Money Market Euro C Acc	16/07/90	Candriam Luxembourg	EUR	1
Candriam Money Market USD C Acc	16/07/90	Candriam Luxembourg	USD	1
Candriam SRI Equity world C EUR Acc	24/03/17	Candriam Luxembourg	EUR	5
Carmignac Court Terme A EUR Acc	26/01/89	Carmignac Gestion	EUR	1
Carmignac Emergents A EUR Acc	03/02/97	Carmignac Gestion	EUR	5
Carmignac Euro-Entrepreneurs A EUR Acc	01/10/98	Carmignac Gestion	EUR	5
Carmignac Euro-Patrim A EUR Acc	03/02/97	Carmignac Gestion	EUR	4
Carmignac Investissement A EUR Acc	26/01/89	Carmignac Gestion	EUR	5
Carmignac Patrimoine A EUR Acc	07/11/89	Carmignac Gestion	EUR	4
Carmignac Patrimoine A USD Acc Hdg	19/06/12	Carmignac Gestion	USD	4
Carmignac Pf Capital Plus A EUR Acc	14/12/07	Carmignac Gestion	EUR	2
Carmignac Pf Commodities A EUR Acc	10/03/03	Carmignac Gestion	EUR	5
Carmignac Pf Emerg Discv A EUR Acc	14/12/07	Carmignac Gestion	EUR	5
Carmignac Pf Emerg Patrim A EUR Acc	31/03/11	Carmignac Gestion	EUR	4
Carmignac Pf Global Bond A EUR Acc	14/12/07	Carmignac Gestion	EUR	4
Carmignac Pf Grande Europe A EUR Acc	01/07/99	Carmignac Gestion	EUR	5
Carmignac Pf Invmt Lattd A EUR Acc	26/03/14	Carmignac Gestion	EUR	4
Carmignac Profil Réactif 100 A EUR Acc	02/01/02	Carmignac Gestion	EUR	4
Carmignac Profil Réactif 50 A EUR Acc	02/01/02	Carmignac Gestion	EUR	4
Carmignac Profil Réactif 75 A EUR Acc	14/06/99	Carmignac Gestion	EUR	4
Carmignac Sécurité A EUR Acc	26/01/89	Carmignac Gestion	EUR	2

\* When the fund reference currency is different to the underlying Policy currency, the potential gains in favour of the policyholder can be increased or decreased according to the foreign exchange rate.

\*\* The risk level meets the criteria defined within the "Arrêté Royal du 14 novembre 2003 (Annexe 6)".

\*\*\* These funds were launched during 2016 and 2017.

\*\*\*\* Performance, net of commission and other charges inherent in the fund.

Volatility	Morningstar rating	Performance****					Return			
		2016	2015	2014	2013	2012	1 year	3 years	5 years	10 years
9.72	-	-0.17	-6.76	2.82	-4.46	12.64	7.45	0.44	1.66	2.63
13.40	3	0.78	-15.58	1.91	0.93	34.65	15.79	-1.75	4.11	6.53
9.08	2	14.69	-3.91	-3.01	19.79	12.59	18.28	5.02	8.41	4.34
16.54	-	-9.18	6.81	3.50	15.29	-	20.55	1.98	5.63	-
4.87	-	0.09	2.71	-1.15	-11.05	-1.82	-13.21	-1.25	-4.71	1.88
4.80	4	7.13	3.68	21.53	-2.75	23.61	-0.43	6.88	7.17	7.17
5.64	-	1.80	-1.16	-	-	-	-1.99	-0.53	-	-
7.97	-	-0.15	1.60	-	-	-	-1.06	-	-	-
5.27	-	4.96	-	-	-	-	2.64	-	-	-
6.84	3	1.86	5.14	3.42	8.37	7.64	10.74	4.03	5.63	1.72
-	-	-	-	-	-	-	2.71	-	-	-
14.85	3	25.15	0.26	-14.31	-4.49	18.93	22.67	1.74	2.47	-2.42
6.47	-	5.72	10.44	17.55	-	-	1.86	7.73	-	-
7.74	4	3.24	-2.27	1.60	13.98	8.02	11.68	2.20	5.74	3.62
7.77	3	2.15	-2.70	1.44	13.64	7.20	9.84	1.31	5.03	2.63
5.17	2	11.90	-4.67	1.73	7.15	16.21	10.18	2.27	5.54	-
6.48	4	7.26	-2.08	8.10	-5.97	5.12	-0.07	2.40	1.74	-
27.11	3	24.96	-30.68	-9.41	-13.66	5.59	14.22	-7.42	-3.90	-2.45
13.17	4	1.32	-2.82	-3.11	26.61	3.76	20.13	1.17	8.98	-3.72
16.51	3	27.48	-29.91	-15.37	16.89	-7.73	-5.11	-17.10	-5.38	-4.87
50.76	4	50.92	-21.88	-5.19	-48.06	-8.16	-18.44	-2.24	-9.11	-2.50
50.77	-	47.11	-23.67	-5.69	-48.65	-9.00	-20.26	-4.29	-10.61	-
35.55	2	52.34	-41.35	-23.08	-24.02	-3.09	10.71	-11.83	-10.28	-8.28
35.20	-	50.27	-42.81	-23.42	-24.56	-4.71	9.20	-13.28	-11.50	-
2.70	3	0.10	7.22	8.99	0.66	5.34	0.62	4.89	4.02	2.95
5.41	4	2.45	12.67	13.67	9.86	14.56	7.94	9.44	10.07	5.49
7.20	4	3.92	1.47	16.73	-3.15	2.91	5.45	6.22	4.76	3.08
-	-	-	-	-	-	-	-0.86	-	-	-
0.06	-	-0.42	-0.35	0.00	-0.15	0.33	-0.50	-0.38	-0.25	0.77
0.17	-	0.67	-0.02	-0.08	-0.01	0.36	0.92	0.35	0.22	0.79
10.34	3	9.17	7.95	16.83	21.16	11.80	10.82	8.47	11.83	3.43
0.03	-	-0.22	0.00	0.19	0.20	0.40	-0.34	-0.12	0.01	0.86
10.99	3	1.39	5.15	5.76	-6.17	17.28	10.71	6.13	4.91	2.07
12.58	4	2.36	11.83	10.25	19.40	22.59	27.08	8.88	14.16	4.46
8.28	2	8.85	-8.03	2.52	1.27	8.43	9.75	0.66	1.80	1.11
8.22	2	2.13	1.29	10.39	14.27	8.90	9.01	6.08	7.78	5.52
3.82	4	3.88	0.72	8.81	3.53	5.42	4.09	4.11	3.87	5.27
3.86	3	4.79	0.06	8.53	3.46	-	5.45	4.37	3.98	-
1.35	2	0.07	-0.71	1.98	3.23	4.91	2.13	0.34	1.68	-
11.62	4	21.68	-16.16	7.86	-8.55	-9.64	3.05	-3.13	-0.81	-2.06
10.50	3	3.76	2.99	13.12	-2.25	15.93	10.78	7.12	7.19	-
8.04	2	9.76	0.17	5.26	-13.63	14.43	5.93	4.65	1.77	-
4.95	4	9.46	3.33	13.78	-4.67	7.06	3.19	6.46	4.09	-
12.21	2	5.11	-1.40	10.32	8.56	17.90	21.94	4.62	7.73	1.27
7.59	4	1.76	-4.81	4.66	11.52	10.44	7.54	2.72	4.34	5.04
8.70	3	10.32	-4.51	6.62	3.43	14.75	19.76	5.84	5.02	1.40
5.95	2	7.80	-4.41	6.35	-1.22	7.48	10.23	3.09	2.03	1.98
7.04	2	8.65	-4.62	6.49	1.54	11.89	15.45	4.66	3.70	1.89
0.68	5	2.07	1.12	1.69	2.56	5.24	0.98	1.10	2.07	3.22

**Source Morningstar on 30/06/2017 – This information is provided by sources considered to be trustworthy. OneLife can however not guarantee that this information is exact, complete, accurate and up-to-date.** The opinion of a qualified investment professional is strongly recommended to help you in the use and/or interpretation of this information. The information must be analyzed with caution in terms of content, as well as the adequacy to the situation and the needs of the individual investor. OneLife can by no means be held liable for any direct or indirect damage that would result from the use of this information. The user is solely responsible for his choices. More generally, except in cases of proven gross negligence, OneLife can not be held liable for damage or injury to others resulting from the consultation or use of the information provided in this table. This warning is exclusively governed by Luxembourg law.

Fund name	Launch Date	Fund Manager	Currency*	Risk Level**
FFG Architect Strategy R	01/08/13	Novacap Asset Management S.A.	EUR	4
CPR Invest Reactive A Acc	29/08/14	CPR Asset Management	EUR	4
CPR Invest Silver Age A Acc	29/08/14	CPR Asset Management	EUR	5
DPAM Global Strategy L High B	23/04/91	Degroof Petercam Asset Services S.A.	EUR	5
DPAM Global Strategy L Low B	08/01/91	Degroof Petercam Asset Services S.A.	EUR	3
DPAM Global Strategy L Medium B	08/01/91	Degroof Petercam Asset Services S.A.	EUR	4
DNCA Evolutif C	16/10/00	DNCA Finance S.A	EUR	4
DNCA Invest Infrastructures (LIFE) B	12/10/07	DNCA Finance Luxembourg	EUR	5
DNCA Invest Miuri B EUR	14/12/11	DNCA Finance Luxembourg	EUR	3
DNCA Sérénité Plus C	18/01/11	DNCA Finance S.A	EUR	2
DNCA Value Europe C	02/04/04	DNCA Finance S.A	EUR	5
DPAM INVEST B Equities Agrivalue B Cap	17/12/07	Degroof Petercam Asset Management S.A.	EUR	5
DPAM INVEST B Equities Belgium B Cap	17/05/91	Degroof Petercam Asset Management S.A.	EUR	5
DPAM INVEST B Equities Europe Div B Cap	16/09/02	Degroof Petercam Asset Management S.A.	EUR	5
DPAM INVEST B Equities Eurp Sust B Cap	31/12/02	Degroof Petercam Asset Management S.A.	EUR	5
DPAM INVEST B Real Estate Europe B Cap	27/12/99	Degroof Petercam Asset Management S.A.	EUR	5
Echiquier Agenor	27/02/04	La Financière de l'Echiquier	EUR	5
Echiquier Agressor	29/11/91	La Financière de l'Echiquier	EUR	5
Echiquier Arty	30/05/08	La Financière de l'Echiquier	EUR	4
Echiquier Global	16/04/10	La Financière de l'Echiquier	EUR	5
Echiquier Major	11/03/05	La Financière de l'Echiquier	EUR	5
Echiquier Patrimoine	06/01/95	La Financière de l'Echiquier	EUR	3
Echiquier QME	06/11/15	La Financière de l'Echiquier	EUR	4
ECP Flagship SICAV Eurp Val A	10/08/15	Conventum Asset Management SA	EUR	5
EdR Tricolore Rendement C	04/12/98	Edmond de Rothschild Asset Management (France)	EUR	5
EdRF Europe Convertibles A EUR***	01/02/16	Edmond de Rothschild Asset Mngmt (Lux)	EUR	4
EdRF Europe Synergy A EUR***	22/01/16	Edmond de Rothschild Asset Mngmt (Lux)	EUR	5
EdRF Global Healthcare A EUR	02/07/15	Edmond de Rothschild Asset Mngmt (Lux)	EUR	5
EdRF Premiumsphere A EUR	08/10/14	Edmond de Rothschild Asset Mngmt (Lux)	EUR	5
Ethna-AKTIV T	01/07/09	ETHENEA Independent Investors S.A.	EUR	3
Ethna-DYNAMISCH T	10/11/09	ETHENEA Independent Investors S.A.	EUR	4
Eurose C	10/11/00	DNCA Finance S.A	EUR	4
Excellentia SICAV Invest A	18/04/12	Andbank Asset Management Luxembourg	EUR	4
Excellentia SICAV Money A	29/02/12	Andbank Asset Management Luxembourg	EUR	2
Excellentia SICAV Patrimoine A	18/04/12	Andbank Asset Management Luxembourg	EUR	3
Excellentia SICAV Secure A	29/02/12	Andbank Asset Management Luxembourg	EUR	3
Fidelity American Growth A-Dis-USD	30/06/97	Fidelity (FIL Inv Mgmt (Lux) S.A.)	USD	5
Fidelity Emerging Markets A-Dis-USD	18/10/93	Fidelity (FIL Inv Mgmt (Lux) S.A.)	USD	5
Fidelity Euro Balanced A-Dis-EUR	17/10/94	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	4
Fidelity European Growth A-Dis-EUR	01/10/90	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	5
Fidelity European Smlr Coms A-Dis-EUR	01/12/95	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	5
Fidelity Global Cnsmr Inds A-Dis-EUR	04/03/09	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	4
Fidelity Glb MltAsst Inc A-MInc(G)-USD	04/03/09	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	4
Fidelity Glb MltAsst Inc A-QInc(G)-EUR H	11/11/13	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	3
Fidelity India Focus A-Dis-USD	23/08/04	Fidelity (FIL Inv Mgmt (Lux) S.A.)	USD	6
Fidelity International A-Dis-USD	31/12/91	Fidelity (FIL Inv Mgmt (Lux) S.A.)	USD	5
Fidelity SMART Global Defesv A-Dis-EUR	26/06/95	Fidelity (FIL Inv Mgmt (Lux) S.A.)	EUR	4
Fidelity Switzerland A-Dis-CHF	13/02/95	Fidelity (FIL Inv Mgmt (Lux) S.A.)	CHF	5
First Eagle Amundi International AHE-C	19/08/09	Amundi Luxembourg S.A.	EUR	4

\* When the fund reference currency is different to the underlying Policy currency, the potential gains in favour of the policyholder can be increased or decreased according to the foreign exchange rate.

\*\* The risk level meets the criteria defined within the "Arrêté Royal du 14 novembre 2003 (Annexe 6)".

\*\*\* These funds were launched during 2016 and 2017.

\*\*\*\* Performance, net of commission and other charges inherent in the fund.

Volatility	Morningstar rating	Performance****					Return			
		2016	2015	2014	2013	2012	1 year	3 years	5 years	10 years
7.39	3	-0.34	0.99	7.85	-	-	4.81	2.88	-	-
5.29	4	3.44	0.24	14.97	11.54	10.34	5.60	4.84	6.81	4.50
12.48	4	-7.13	14.34	9.65	25.96	26.83	13.52	7.33	12.88	-
11.97	3	7.68	5.83	11.35	12.11	12.74	17.85	7.55	10.20	1.96
3.02	4	2.98	2.40	7.73	3.69	7.72	3.54	3.19	4.60	2.11
7.30	4	5.55	4.04	10.15	8.22	11.06	10.09	5.39	7.67	2.51
8.89	4	1.90	4.58	2.81	18.10	9.26	12.33	2.76	7.75	3.87
11.70	3	1.23	7.76	3.94	21.71	18.01	13.56	3.28	11.49	-
2.87	-	0.43	3.33	4.76	8.92	4.40	3.42	2.34	4.45	-
1.77	2	0.92	-1.43	1.74	3.02	6.94	1.06	0.08	1.71	-
13.13	5	1.25	16.55	4.27	29.28	16.93	19.01	6.80	13.36	4.62
12.28	3	12.42	1.60	16.21	1.09	13.22	10.32	6.28	5.66	-
12.78	3	3.73	22.66	7.61	22.29	25.63	18.64	11.20	15.65	3.53
15.06	3	-2.76	14.02	8.63	19.17	14.49	17.88	5.72	10.74	0.95
11.80	3	3.22	8.89	-0.32	16.06	18.28	16.88	5.40	9.08	1.33
14.59	4	-1.57	18.91	26.28	9.01	25.19	6.27	10.83	14.07	1.98
13.24	3	0.41	25.36	-1.69	24.31	23.06	22.58	12.35	15.04	3.62
16.70	3	0.76	12.52	3.60	21.79	26.45	25.13	7.28	12.66	4.07
6.03	4	4.49	2.27	4.47	8.25	13.46	9.77	3.39	6.22	-
10.06	3	4.02	17.25	12.60	11.35	13.59	17.68	13.29	11.73	-
10.33	3	-4.03	7.54	4.52	18.59	24.17	10.76	4.33	9.25	4.05
3.43	3	3.47	0.48	1.81	6.14	4.47	6.73	1.92	3.51	1.97
6.86	-	2.22	-	-	-	-	-3.40	-	-	-
11.20	-	6.61	8.53	-	-	-	26.45	-	-	-
14.23	4	4.66	16.37	0.94	24.31	14.78	27.79	8.09	13.47	2.58
6.95	3	0.51	3.57	0.73	12.64	16.71	8.66	1.91	5.85	2.84
11.87	4	1.86	8.90	5.44	16.58	17.45	19.18	6.13	9.93	3.89
15.66	3	-7.70	19.54	36.76	26.85	20.82	8.10	12.30	16.31	8.92
12.67	2	4.40	-7.24	7.22	17.65	18.49	26.58	4.31	8.46	-
5.68	3	-4.72	-0.21	7.58	5.29	9.96	2.88	0.50	3.53	3.55
6.26	4	0.04	2.32	8.68	11.92	7.21	7.59	2.99	7.05	-
5.14	5	2.36	2.85	4.23	10.86	10.14	9.12	2.69	5.92	4.57
7.84	3	-2.96	1.03	3.17	10.89	-	10.34	1.35	4.50	-
0.52	1	-0.39	-1.06	0.23	0.68	-	-1.92	-1.23	-0.03	-
5.21	1	-1.51	-0.24	1.05	5.59	-	5.89	0.10	2.44	-
3.39	2	-0.68	-0.81	2.56	2.14	-	4.34	0.16	1.93	-
12.86	2	5.34	-0.05	11.59	39.48	7.29	15.45	6.11	13.28	4.08
15.79	5	-1.48	-6.89	-1.06	11.36	16.32	18.98	2.49	6.38	1.70
6.60	4	-1.26	8.52	7.76	13.15	23.11	9.28	4.72	9.39	3.63
11.21	3	6.37	8.73	8.16	19.45	17.01	16.82	7.31	11.18	2.02
15.82	3	1.92	25.90	1.37	28.49	25.18	24.63	11.48	15.35	4.56
6.71	-	5.11	11.15	2.26	2.15	-8.93	5.11	5.26	3.81	-
6.71	-	5.11	11.15	2.26	2.15	-8.93	5.11	5.26	3.81	-
4.37	3	6.09	0.02	5.26	-	-	6.23	3.44	-	-
20.32	3	-0.88	-3.42	36.19	-6.04	25.22	20.51	8.48	11.52	2.66
11.17	4	4.74	-0.88	6.03	27.99	14.31	15.54	4.23	10.78	3.04
5.03	4	3.88	3.53	11.01	9.27	13.51	-1.26	2.12	5.68	2.51
10.71	2	-4.78	-1.35	8.05	32.41	17.39	18.97	2.76	11.28	0.84
8.37	2	7.22	-3.35	1.26	11.48	9.89	7.21	1.62	5.75	-

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Fund name	Launch Date	Fund Manager	Currency*	Risk Level**
Franklin Glbl Convert Secs A(acc)USD	24/02/12	Franklin Templeton Investment Funds	USD	4
Franklin K2 Alt Strats A(acc)EUR-H1	15/09/14	Franklin Templeton Investment Funds	EUR	3
Franklin Mutual Beacon A(acc)USD	07/07/97	Franklin Templeton Investment Funds	USD	5
Franklin Technology A(acc)USD	03/04/00	Franklin Templeton Investment Funds	USD	5
FvS Multiple Opportunities II R	01/10/13	Flossbach von Storch Invest S.A.	EUR	4
GaveKal Asian Opportunities UCITS C EUR	19/01/11	GaveKal Fund Management (Ireland) Limited	EUR	5
GaveKal China Fixed Income UCITS C EUR	30/09/15	GaveKal Fund Management (Ireland) Limited	EUR	3
Gutenberg Patrimoine	08/09/06	Gutenberg Finance	EUR	4
Halley VFF Global Capital A	28/06/12	Andbank Asset Management Luxembourg	EUR	4
Henderson Eurp Selected Opps A Acc	31/08/84	Janus Henderson Investors	GBP	5
Henderson Glbl Equity Income A Acc	28/08/09	Janus Henderson Investors	GBP	5
Henderson Horizon Glbl Pty Eqs A2EUR Acc	03/01/06	Janus Henderson Investors	EUR	5
Henderson UK & Irish Smaller Coms A Acc	30/12/94	Janus Henderson Investors	GBP	5
Horizon Fund	04/03/09	Internal fund managed by Andbank Luxembourg	EUR	3
Horizon Mortgage	04/03/09	Internal fund managed by Andbank Luxembourg	EUR	3
Invesco Asia Consumer Demand A EURH Acc	31/03/10	Invesco Management S.A.	EUR	5
Invesco Asia Infrastructure A USD Acc	31/03/06	Invesco Management S.A.	USD	5
Invesco Balanced-Risk Allc A EUR Acc	01/09/09	Invesco Management S.A.	EUR	4
Invesco Balanced-Risk Allc A USDH Acc	28/04/10	Invesco Management S.A.	USD	4
Invesco Global Health Care A USD AD	03/03/94	Invesco Global Asset Management DAC	USD	5
Invesco Global High Income A EURH Acc	30/07/04	Invesco Global Asset Management DAC	EUR	4
Invesco Global Targeted Ret A EUR AD	18/12/13	Invesco Management S.A.	EUR	3
Invesco PRC Equity A EURH Acc	18/02/08	Invesco Global Asset Management DAC	EUR	6
Invesco PRC Equity A USD AD	26/10/95	Invesco Global Asset Management DAC	USD	6
Investcore 2019 C	09/09/13	Alienor Capital	EUR	3
JPM America Equity A (dist) USD	16/11/88	JPMorgan Asset Management (Europe) S.à r.l.	USD	5
JPM Europe Technology A (dist) EUR	08/11/99	JPMorgan Asset Management (Europe) S.à r.l.	EUR	5
JPM Global Socially Rspnb A (acc) USD	31/03/05	JPMorgan Asset Management (Europe) S.à r.l.	USD	5
JPM Global Natural Resources A (acc) EUR	21/12/04	JPMorgan Asset Management (Europe) S.à r.l.	EUR	6
JPM Global Aggregate Bond A (inc) USD	16/11/88	JPMorgan Asset Management (Europe) S.à r.l.	USD	3
JPM Global Balanced A (acc) EUR	18/07/95	JPMorgan Asset Management (Europe) S.à r.l.	EUR	4
JPM Global Focus A (acc) EUR	31/03/05	JPMorgan Asset Management (Europe) S.à r.l.	EUR	5
JPM Global Income A (acc) EUR	01/03/12	JPMorgan Asset Management (Europe) S.à r.l.	EUR	4
JPM Global Macro Opps A (acc) EUR	23/10/98	JPMorgan Asset Management (Europe) S.à r.l.	EUR	4
JPM Income Opp A perf (acc) EURH	19/07/07	JPMorgan Asset Management (Europe) S.à r.l.	EUR	3
JPM Income Opp A perf (acc) USD	14/10/08	JPMorgan Asset Management (Europe) S.à r.l.	USD	3
JPM Japan Equity A (dist) USD	16/11/88	JPMorgan Asset Management (Europe) S.à r.l.	USD	6
JPM Sterling Liquidity A (acc.)	15/04/96	JPMorgan Asset Management (Europe) S.à r.l.	GBP	1
JPM UK Eq & Bd Inc Fd A Acc	01/10/94	JP Morgan Asset Management (UK) Ltd	GBP	4
JPM UK Strategic Equity Income A Net Acc	01/05/00	JP Morgan Asset Management (UK) Ltd	GBP	5
Keren Corporate C	30/12/08	Keren Finance	EUR	3
Keren Essentiels C	09/07/12	Keren Finance	EUR	5
Keren Fleximmo C	19/12/14	Keren Finance	EUR	4
Keren Patrimoine C	04/01/02	Keren Finance	EUR	4
Lyxor Investment Fds ARMA 8 M EUR	26/10/12	Lyxor Asset Management S.A.S	EUR	4
M&G Dynamic Allocation Euro A Acc	03/12/09	M&G Group	EUR	4
M&G Recovery GBP X Acc	01/10/02	M&G Group	GBP	5
Man AHL Trend Alternative DNY H EUR Acc	20/07/09	Man Group PLC	EUR	5
Merit Cap Glb Invmt MC Patrimoine I***	15/01/16	Merit Capital NV	EUR	4
Merit Cap Value & Defensive Acc	31/03/10	Merit Capital NV	EUR	3

\* When the fund reference currency is different to the underlying Policy currency, the potential gains in favour of the policyholder can be increased or decreased according to the foreign exchange rate.

\*\* The risk level meets the criteria defined within the "Arrêté Royal du 14 novembre 2003 (Annexe 6)".

\*\*\* These funds were launched during 2016 and 2017.

\*\*\*\* Performance, net of commission and other charges inherent in the fund.

Volatility	Morningstar rating	Performance****					Return			
		2016	2015	2014	2013	2012	1 year	3 years	5 years	10 years
9.34	4	4.61	-2.17	-2.04	17.37	-	12.49	2.03	6.63	-
3.92	-	1.55	-0.48	-	-	-	4.20	-	-	-
9.97	3	15.04	-5.19	7.41	27.27	13.08	16.12	3.94	10.51	2.97
16.24	5	6.99	7.31	13.75	26.08	9.73	33.04	14.23	16.07	9.99
8.89	5	4.79	8.33	11.73	8.22	14.40	5.54	7.74	8.75	-
7.87	3	-0.60	7.75	17.02	0.48	10.91	8.53	10.02	7.83	-
3.64	-	3.44	-	-	-	-	-0.23	-	-	-
5.74	4	2.00	9.73	5.20	11.10	3.53	10.84	5.02	7.78	1.97
5.41	2	-1.34	4.92	6.86	4.66	-	3.90	3.09	3.53	-
11.87	4	15.19	7.79	2.61	26.71	20.53	25.57	11.13	16.57	7.51
10.30	4	22.06	5.89	6.71	25.73	13.86	19.07	12.61	14.77	-
11.32	4	5.23	11.31	26.61	-2.56	24.72	-0.69	10.14	8.92	3.23
17.99	1	4.23	2.83	-0.75	34.54	24.99	34.85	5.31	13.59	4.59
-	-	-2.25	5.11	11.15	2.26	2.15	6.29	4.24	4.42	-
-	-	-2.25	5.11	11.15	2.26	2.15	6.29	4.24	4.42	-
15.33	-	-3.87	-9.50	3.95	5.95	20.58	19.18	1.44	6.32	-
16.36	2	-3.16	-7.00	5.31	-4.98	10.96	12.11	1.80	3.53	-0.47
4.79	2	9.86	-5.10	5.89	1.12	7.13	2.41	1.73	3.47	-
4.81	3	11.27	-4.87	5.99	1.37	7.68	4.07	2.55	4.10	-
18.87	2	-13.51	1.02	19.31	37.53	16.61	11.00	2.50	11.34	6.14
5.54	3	9.64	-2.73	2.58	-0.27	18.26	7.97	1.84	4.48	5.46
4.37	-	1.55	1.03	8.13	-	-	3.58	2.96	-	-
23.29	-	-3.87	-1.27	-6.86	20.73	15.33	24.39	6.04	8.68	-
23.37	3	-2.43	-1.22	-6.72	21.25	16.46	26.68	6.94	9.48	2.75
4.99	-	9.43	-0.49	6.31	-	-	13.56	4.98	-	-
15.74	3	6.95	2.77	7.72	39.81	15.10	24.27	7.98	13.71	5.51
17.41	4	3.06	27.89	11.39	39.24	21.79	33.77	18.36	21.79	9.14
14.78	3	5.44	-4.31	4.34	28.26	12.42	24.63	4.09	10.44	0.72
22.51	2	55.97	-30.27	-11.93	-22.44	-10.72	12.45	-7.81	-7.19	-6.93
7.32	3	1.65	-3.90	0.97	-3.13	6.52	-2.62	-0.73	0.65	2.23
5.38	4	1.77	0.56	9.20	10.37	9.18	5.54	3.86	5.74	3.40
16.11	3	11.70	9.42	18.04	18.18	13.17	21.79	10.66	12.48	4.98
5.86	3	5.62	-0.60	6.39	8.44	-	7.56	2.85	6.15	-
6.96	-	-5.47	9.66	12.71	16.11	1.98	-4.79	6.10	7.24	3.28
3.34	-	6.26	-3.54	-0.58	1.62	6.36	3.93	0.76	1.45	-
3.36	2	7.26	-3.02	-0.51	1.80	6.52	5.29	1.55	2.00	-
16.94	4	-3.31	18.50	-7.11	35.23	10.77	1.62	8.47	11.50	0.40
0.01	-	0.03	0.02	0.01	0.01	0.15	0.00	0.02	0.02	0.87
6.83	3	9.70	4.21	3.65	18.89	13.30	16.18	7.00	10.15	5.41
11.72	3	9.95	5.63	-0.31	27.51	16.45	26.66	7.61	12.06	5.13
4.18	5	7.14	2.69	7.84	10.44	16.47	8.62	4.77	7.95	-
8.68	4	24.08	26.27	15.64	30.47	-	41.06	21.04	-	-
4.56	-	4.79	8.05	-	-	-	5.91	-	-	-
6.33	5	5.97	6.72	6.14	12.57	18.49	12.46	5.68	9.23	5.67
4.91	2	2.11	-5.18	5.01	8.27	-	1.95	0.45	-	-
9.31	4	8.80	1.99	9.77	6.50	9.47	16.29	7.09	7.72	-
13.43	2	19.84	-5.11	-9.51	14.25	8.86	27.32	3.01	5.37	4.00
9.97	-	-0.43	-3.84	31.38	-4.45	-3.74	0.84	4.49	4.68	3.45
-	-	-	-	-	-	-	11.95	-	-	-
3.98	3	-0.21	2.59	5.19	2.64	8.23	2.88	1.97	3.18	-

**Source Morningstar on 30/06/2017 – This information is provided by sources considered to be trustworthy. OneLife can however not guarantee that this information is exact, complete, accurate and up-to-date.** The opinion of a qualified investment professional is strongly recommended to help you in the use and/or interpretation of this information. The information must be analyzed with caution in terms of content, as well as the adequacy to the situation and the needs of the individual investor. OneLife can by no means be held liable for any direct or indirect damage that would result from the use of this information. The user is solely responsible for his choices. More generally, except in cases of proven gross negligence, OneLife can not be held liable for damage or injury to others resulting from the consultation or use of the information provided in this table. This warning is exclusively governed by Luxembourg law.

Fund name	Launch Date	Fund Manager	Currency*	Risk Level**
Merit Cap Value & Dynamic Acc	31/03/10	Merit Capital NV	EUR	4
Merit Capitam Acc	27/01/11	Merit Capital NV	EUR	4
MFP Best Managers A EUR Acc***	30/06/16	Invest4Growth Asset Management Ltd	EUR	4
Millésima 2021 C***	25/01/16	Edmond de Rothschild Asset Management (France)	EUR	4
Nordea 1 - Multi Asset BP EUR	30/09/09	Nordea Investment Funds SA	EUR	4
Nordea 1 - North American Value BP USD	14/03/97	Nordea Investment Funds SA	USD	5
Nordea 1 - Norwegian Kroner Rsrv BP NOK	11/07/97	Nordea Investment Funds SA	NOK	1
Nordea 1 - Stable Return BP EUR	02/11/05	Nordea Investment Funds SA	EUR	3
Norden	28/11/94	Lazard Frères Gestion	EUR	5
Objectif Patrimoine Croissance	10/05/88	Lazard Frères Gestion	EUR	4
Oblig 06/2025***	07/06/17	Fuchs & Associés	EUR	3
Oddo Avenir Europe CR-EUR	25/05/99	Oddo BHF Asset Management SAS	EUR	5
Oddo Convertible Europe CR-EUR	01/03/91	Oddo BHF Asset Management SAS	EUR	4
Oddo BHF Total Return CR-EUR	16/09/13	Oddo BHF Asset Management SAS	EUR	4
DPAM L Bonds Higher Yield B	06/11/00	Degroof Petercam Asset Management S.A.	EUR	4
DPAM L Bonds Universalis Uncons B	01/01/85	Degroof Petercam Asset Management S.A.	EUR	4
DPAM L Global Target Income B	28/11/14	Degroof Petercam Asset Management S.A.	EUR	4
DPAM L Patrimonial B	31/12/10	Degroof Petercam Asset Management S.A.	EUR	3
Pictet - Robotics P EUR Acc	07/10/15	Pictet Asset Management (Europe) SA	EUR	5
Pictet-Biotech P EUR	14/06/06	Pictet Asset Management (Europe) SA	EUR	6
Pictet-Global Megatrend Sel P EUR	31/10/08	Pictet Asset Management (Europe) SA	EUR	5
Pictet-Short-Term Money Market CHF R	12/12/01	Pictet Asset Management (Europe) SA	CHF	1
Pictet-Water P EUR	19/01/00	Pictet Asset Management (Europe) SA	EUR	5
PCFS Pure Wealth RC	15/03/12	Pure Capital SA	EUR	4
R CFM Diversified C EUR	08/12/15	Innocap Global Investment Management Ltd	EUR	4
R Club F EUR	31/12/07	Rothschild Asset Management	EUR	5
R Conviction Convertibles Europe C EUR	01/04/97	Rothschild Asset Management	EUR	4
R Opal Biens Réels F	31/12/07	Rothschild HDF Investment Solutions	EUR	5
R Valor F EUR	03/10/12	Rothschild Asset Management	EUR	5
Robeco Emerging Markets Equities D €	26/09/94	Robeco Luxembourg SA	EUR	5
Robeco QI European Cnsvr Eqs D €	25/01/08	Robeco Luxembourg SA	EUR	4
Robeco QI Global Conservative Eqs D €	13/12/11	Robeco Luxembourg SA	EUR	4
Robeco QI Global Dynamic Duration DH €	29/07/94	Robeco Luxembourg SA	EUR	3
Robeco New World Financial Equities D €	03/06/98	Robeco Luxembourg SA	EUR	6
Schroder ISF Greater China A Acc	28/03/02	Schroder Investment Management Lux S.A.	USD	6
SEB Danish Mortgage Bond C DKK	02/07/12	SEB Investment Management AB	DKK	3
Seeyond Multi Asset Cnsvr Gr R/A EUR	07/10/13	Natixis Asset Management	EUR	3
Stamina Patrimoine R	19/08/99	Stamina Asset Management	EUR	4
Templeton Africa A(acc)USD	04/05/12	Franklin Templeton Investment Funds	USD	5
Templeton Asian Growth A(acc)EUR-H1	03/09/07	Franklin Templeton Investment Funds	EUR	6
Templeton Asian Growth A(Ydis)USD	30/06/91	Franklin Templeton Investment Funds	USD	6
Templeton Emerging Mkts Bd A(Qdis)EUR	09/09/02	Franklin Templeton Investment Funds	EUR	4
Templeton Global (Euro) A(acc)EUR	14/05/01	Franklin Templeton Investment Funds	EUR	5
Templeton Global A(Ydis)USD	28/02/91	Franklin Templeton Investment Funds	USD	5
Templeton Global Smaller Coms A(Ydis)USD	08/07/91	Franklin Templeton Investment Funds	USD	5
Templeton Global Ttl Ret A(acc)EUR-H1	10/04/07	Franklin Templeton Investment Funds	EUR	4
Templeton Growth A Acc	15/09/88	Franklin Templeton Investments (UK)	GBP	5
TreeTop Convertible Intl A EUR	30/06/88	TreeTop Asset Management SA	EUR	5
TreeTop Global Opportunities A EUR	01/01/08	TreeTop Asset Management SA	EUR	5
TreeTop Global SICAV Dynamic A	15/11/11	TreeTop Asset Management SA	EUR	5

\* When the fund reference currency is different to the underlying Policy currency, the potential gains in favour of the policyholder can be increased or decreased according to the foreign exchange rate.

\*\* The risk level meets the criteria defined within the "Arrêté Royal du 14 novembre 2003 (Annexe 6)".

\*\*\* These funds were launched during 2016 and 2017.

\*\*\*\* Performance, net of commission and other charges inherent in the fund.

Volatility	Morningstar rating	Performance****					Return			
		2016	2015	2014	2013	2012	1 year	3 years	5 years	10 years
9.61	3	-0.41	3.58	10.57	9.08	8.94	11.09	5.62	6.41	-
7.12	4	-1.04	7.97	9.14	12.42	8.97	5.38	4.49	7.16	-
-	-	-	-	-	-	-	0.89	-	-	-
-	-	-	-	-	-	-	7.58	-	-	-
7.32	-	8.42	7.18	3.28	-1.77	7.98	2.25	5.30	5.59	-
13.44	2	5.94	-5.73	15.55	31.38	1.14	13.76	5.14	10.20	0.78
0.31	1	2.02	0.46	2.07	2.23	3.24	1.79	1.44	1.88	2.82
4.54	4	2.96	2.58	10.49	7.27	6.61	-0.24	4.67	5.94	4.32
11.89	3	0.14	16.09	9.00	15.45	20.34	13.56	7.80	12.29	5.72
8.63	5	7.49	8.50	5.98	14.05	14.23	16.90	7.90	10.50	4.91
-	-	-	-	-	-	-	-	-	-	-
11.72	5	4.50	23.59	3.75	21.03	20.83	22.98	13.71	15.19	6.97
6.33	2	-2.00	3.61	1.71	7.25	17.05	4.44	0.20	4.04	0.91
3.87	1	-4.27	-3.13	5.35	-	-	-0.77	-1.93	-	-
4.76	3	10.50	1.65	7.08	3.82	17.77	7.18	5.13	7.26	3.28
3.60	2	8.28	-1.00	14.90	-5.68	13.60	1.75	4.62	4.16	2.31
3.09	-	4.59	2.10	-	-	-	2.81	-	-	-
2.04	3	1.45	-0.31	6.85	4.39	4.31	1.77	2.18	3.39	-
14.85	-	15.11	-	-	-	-	28.82	-	-	-
32.43	2	-21.72	23.27	40.14	47.62	24.51	18.99	12.03	16.74	10.57
10.15	4	4.69	8.15	19.26	22.58	15.66	15.16	11.05	13.05	-
0.09	-	-0.85	-0.86	-0.07	-0.07	0.00	-0.92	-0.73	-0.47	0.04
7.38	4	9.16	10.44	15.63	17.15	13.64	9.16	10.65	11.81	5.79
7.22	4	3.99	1.11	3.70	7.45	-	12.97	2.78	5.36	-
5.08	-	-1.36	-	-	-	-	0.07	-	-	-
17.80	4	-0.95	7.75	2.18	29.10	22.62	25.50	3.33	11.85	-
11.25	3	-1.16	7.73	0.64	16.94	21.75	12.66	2.15	7.63	3.26
13.74	1	20.41	-8.45	5.92	-6.08	5.30	1.75	0.04	1.99	-
12.84	5	19.20	3.92	14.98	23.59	8.52	24.31	9.70	13.81	6.08
11.78	4	15.98	-3.83	12.41	-9.76	15.16	24.85	9.57	6.63	3.41
9.41	4	-3.48	14.64	12.07	18.61	14.22	7.86	6.69	11.18	-
7.22	3	8.04	13.08	22.50	10.02	12.38	4.37	11.66	11.35	-
6.02	3	0.81	2.15	9.45	-2.13	2.30	-6.66	2.89	1.99	3.73
18.75	3	7.36	4.43	13.60	26.08	31.10	31.64	9.74	14.87	-0.14
18.35	4	6.52	-3.15	8.25	6.18	19.93	34.80	10.63	11.51	5.07
3.15	3	4.30	-0.64	6.18	-0.38	-	0.06	1.92	2.43	-
3.10	3	-0.74	0.13	6.72	5.01	3.99	0.82	1.12	2.70	2.20
5.49	4	1.67	5.61	5.03	7.55	6.81	6.47	3.40	5.27	2.15
15.02	3	-9.07	-27.08	-10.69	9.62	-	5.26	-13.36	-3.28	-
12.14	-	18.49	-27.05	7.52	-7.96	14.79	28.92	-1.59	1.94	-
12.19	2	19.47	-26.81	7.21	-7.78	16.36	31.14	-0.91	2.60	2.56
7.83	3	13.40	5.20	8.48	-4.57	15.97	11.18	7.50	5.83	7.41
12.81	2	7.12	3.86	10.41	28.65	17.68	20.00	6.32	12.67	2.28
14.07	2	3.97	-5.35	-2.96	33.73	20.70	21.91	-0.20	10.66	1.15
13.48	1	11.13	-7.53	-7.36	25.85	15.26	22.17	1.40	8.92	-0.81
8.20	4	5.24	-5.66	0.05	3.09	18.88	10.89	-0.03	3.29	6.49
13.01	3	24.69	-0.32	4.82	32.96	15.10	28.80	10.46	16.04	5.73
14.05	4	-9.05	1.56	9.16	20.03	19.22	18.04	2.92	8.72	4.30
15.69	-	-1.80	1.11	-2.40	31.38	18.17	22.25	3.55	10.96	-
18.40	3	-5.31	2.83	2.76	26.93	15.85	26.51	5.01	11.25	-

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Fund name	Launch Date	Fund Manager	Currency*	Risk Level**
Trusteam Optimum A	31/05/02	TrusTeam Finance	EUR	3
Trusteam ROC Flex C	30/01/98	TrusTeam Finance	EUR	3
UBS (Irl) Inv Sel Eq Opp L/S P-PF-Acc	27/01/15	UBS Asset Management (UK) Ltd	EUR	5
Varenne Valeur A-EUR	31/01/03	Varenne Capital Partners	EUR	4
ECP Flagship SICAV Eurp Val A Market Hdg	10/08/15	Conventum Asset Management SA	EUR	4
BL-Global 30 B EUR	28/10/93	Banque de Luxembourg Investments S.A.	EUR	3
M&G Optimal Income Euro A-H Acc	20/04/07	M&G Group	EUR	3
PTAM Global Allocation UI	06/10/11	Universal-Investment GmbH	EUR	4

\* When the fund reference currency is different to the underlying Policy currency, the potential gains in favour of the policyholder can be increased or decreased according to the foreign exchange rate.

\*\* The risk level meets the criteria defined within the "Arrêté Royal du 14 novembre 2003 (Annexe 6)".

\*\*\* These funds were launched during 2016 and 2017.

\*\*\*\* Performance, net of commission and other charges inherent in the fund.

Volatility	Morningstar rating	Performance****					Return			
		2016	2015	2014	2013	2012	1 year	3 years	5 years	10 years
2.61	4	4.23	-0.13	3.40	3.77	6.41	4.38	1.97	3.31	3.10
5.61	4	5.00	2.75	5.09	7.49	6.85	9.82	3.65	5.84	3.10
11.22	-	-21.48	-	-	-	-	-16.94	-	-	-
4.51	5	1.11	15.55	5.40	20.60	16.10	7.74	7.25	11.12	5.60
4.79	-	5.61	1.48	-	-	-	11.57	-	-	-
2.58	3	0.05	4.74	5.81	-2.51	2.37	-2.47	2.70	1.48	1.92
5.49	5	6.96	-1.62	4.71	7.18	12.96	8.74	3.05	5.51	7.22
6.44	4	0.39	6.85	9.21	12.18	5.32	6.74	4.40	6.66	-

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