

Key Information Document



Investment vehicle Agilio 20

Goal

This document contains essential information about the **Agilio 20** investment fund. It is not a commercial document. This information is provided to you in accordance with a legal obligation, to help you understand what this product is and what risks, costs, potential gains and losses are associated with it and to help you compare it to other products.

General information

Name of the fund: Agilio 20
Telephone number: (352) 44 24 24 1
Website: www.axa.lu

Name of the initiator: AXA Assurances Vie Luxembourg SA
Regulator: Commissariat Aux Assurances (CAA)/Luxembourg Insurance Commission
Date of production of the Specific Information Document: 01/01/2018

What is this product?

Type:

This insurance fund is available exclusively in conjunction with the subscription of a life insurance policy with AXA Assurances Vie Luxembourg S.A. Its main objective is the preservation of capital and is invested mainly in risk-free assets (monetary and bond type).

Goal:

The goal: to make the capital grow in the medium or long term.

Target customers:

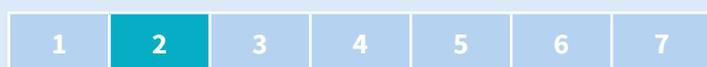
This product is intended primarily for Luxembourg tax residents wishing to make a prudent investment.

Duration:

The maturity date of the fund is indeterminate, the recommended term is 10 years.

What are the risks and what do I stand to gain?

Risk indicator



The lowest risk

The highest risk

- 1 = the lowest risk class
- 2 = a low risk class
- 3 = a risk class between low and medium
- 4 = a medium risk class
- 5 = a risk class between medium and high
- 6 = a high risk class
- 7 = the highest risk class

The risk indicator assumes that you keep the investment for 10 years.

The actual risk can be very different if you opt to exit before maturity and you could get a lower return.

The synthetic risk indicator makes it possible to assess the level of risk of this product compared to other similar products. It indicates the probability that this product will suffer losses in the event of market movements or if we are unable to pay you. We have classified this product as risk class 2 (low risk class).

This product does not protect your principal against the credit risk. If we are unable to pay you the money you owe, you may lose your entire investment (see the section «What happens if AXA Luxembourg Life is not able to make the payments? »).

Performance scenarios				
Investment: € 10,000		1 year	4 years	10 years (Recommended detention period)
Scenarios				
Tension scenario	What you could get after deducting Average Annual Yield costs	€ 10,000.00 0.00%	€ 10,000.00 0.00%	€ 10,000.00 0.00%
Unfavourable scenario	What you could get after deducting Average Annual Yield costs	€ 10,000.00 0.00%	€ 10,000.00 0.00%	€ 10,000.00 0.00%
Intermediate scenario	What you could get after deducting Average Annual Yield costs	€ 10,000.00 0.00%	€ 10,000.00 0.00%	€ 10,000.00 0.00%
Favourable scenario	What you could get after deducting Average Annual Yield costs	€ 10,209.05 2.09%	€ 11,089.86 2.09%	€ 12,298.49 2.09%

This table shows the amounts you could get over 10 years, based on different scenarios, assuming you invest € 10,000.

The different scenarios show how your investment could behave. You can compare them with other product scenarios.

The scenarios presented are an estimate of future performance based on historical data relating to changes in the value of this investment. They are not an accurate indicator. What you get will depend on how the market changes and how long you keep the investment or product.

The tension scenario shows what you could get in extreme market situations, and disregards our possible inability to pay you.

The figures shown include all costs of the product itself, but not necessarily all fees due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive.

What will this investment cost me?

The Reduction in Yield (RIY) shows the impact of the total costs you pay on the yield you could get from your investment. Total costs include one-time, recurring and incidental costs.

The amounts shown here are the cumulative costs related to the product itself, for three different holding periods. They include potential early exit penalties. The figures presented assume an investment of € 1,000. These figures are estimates and may change in the future

Costs over time

The person who sells or advises you on this product may ask you to pay additional costs. If so, this person will inform you of the nature of these costs and will show you the impact of all costs on your investment over time.

Investment € 10,000	If you exit after 1 year	If you exit after 4 years	If you exit after 10 years
Total costs	€ 0,00	€ 0,00	€ 0,00
Annual yield reduction	0,00%	0,00%	0,00%

What happens if AXA Assurances Vie Luxembourg S.A. is not able to make the payments?

In principle, a payment default by AXA Life Insurance Luxembourg should not affect the subscribers' ability to be reimbursed all or part of their savings. Although Luxembourg legislation has not introduced guarantee funds for subscribers' compensation as such in the event of the default of an insurance company, it provides that the assets representing Technical Provisions related to the life insurance contract are deposited - separately from the other commitments of the company - with a custodian bank previously approved by the Commissariat aux Assurances/Luxembourg Insurance Commission. Subscribers also have a super privilege which gives them the status of first-rank preferred creditors of the insurance company on the mass of the assets representing the technical provisions. This policyholder privilege, which gives them precedence over all other creditors, whatever they may be, is designed to allow the clients to recover as a priority the claims relating to the execution of their insurance contracts in the event of default by the insurance company.

Breakdown of costs

The table below shows:

- The annual impact of different types of costs on the yield you could receive from your investment at the end of the recommended investment period;
- The meaning of the different categories of costs.

This table shows the impact on yield by year

One-time costs	The entry costs	0,00%	The impact of the costs you pay when entering into your investment. This is the maximum amount you will pay once at entry.
	Exit costs	0,00%	The impact of the costs incurred when you exit your investment at maturity.
Recurrent costs	Portfolio transaction costs	0,00%	The impact of costs incurred when the Company buys or sells investments that underlie the product.
	Other recurrent costs	0,00%	The impact of the costs that the Company deducts from your contract each year to manage your investments.

How long do I have to keep it? Can I withdraw money early?

Recommended detention period: 10 years

The early exit conditions and any applicable fees depend on the general terms and conditions of the insurance contract against which the fund is backed. Please refer to these terms and conditions to find out the exit conditions applicable the fund.

How can I make a complaint?

For any information or complaint related to the marketing of the **Agilio 20** investment fund, you can contact the following organisations:

- AXA Assurances Vie Luxembourg S.A, 1 place de l'étoile, L-1479 Luxembourg, or by electronic mail: reclamation@axa.lu.
- Le Commissariat aux Assurances de Luxembourg, 7 boulevard Joseph II, L-1840 Luxembourg, or by electronic mail at caa@caa.lu
- The ombudsman of the Association des Compagnies d'assurances (ACA)/Association of Insurance Companies: 12 rue Erasme, L-1468 Luxembourg, or by electronic mail at mediateur@aca.lu

Other relevant information

You can obtain further information about the fund from your intermediary or directly from AXA Assurances Vie Luxembourg S.A.