



## Performance scenarios

Investment: € 10,000		1 year	5 years	10 years (Recommended detention period)
<b>Scénarios</b>				
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	€ 10,100.02 1.00%	€ 10,510.22 1.00%	€ 11,046.48 1.00%

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 € 10,000. These figures are estimates and may change in the future

### Coûts au fil du temps

Il se peut que la personne qui vous vend ce produit ou qui vous fournit des conseils à son sujet vous demande de payer des coûts supplémentaires. Si c'est le cas, cette personne vous informera de la nature de ces coûts et vous montrera l'incidence de l'ensemble des coûts sur votre investissement au fil du temps.

Investment € 10,000	If you exit after 1 year	If you exit after 5 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 Assurances Vie Luxembourg S.A. 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 the 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 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%	The impact of the costs you pay when entering into your investment. This is the maximum amount you could pay once at entry.
	Exit costs	0%	The impact of the costs incurred when you exit your investment at maturity.
Recurrent costs	Portfolio transaction costs	0%	The impact of the costs incurred when we buy or sell investments that underlie the product.
	Other recurrent costs	0%	The impact of the costs that we deduct 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 about the exit conditions applicable to the fund.

## How can I make a complaint?

For any information or complaint related to the marketing of the **Borea 30 Neo** 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](mailto:reclamation@axa.lu).
- Le Commissariat aux Assurances de Luxembourg, 7 boulevard Joseph II, L-1840 Luxembourg, or by electronic mail at [caa@caa.lu](mailto: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](mailto: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.