# Key Information

## Purpose

This document provides you with key information regarding this investment product. This is not a marketing material. This information is statutory to help you understand the structure, risks, costs, potential returns and potential losses for this product and to help you compare this product with other products.

## Syfte

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|---|---|
| Name of the product | Flexible Investment Bond B SEK (FBS) |
| PRIIP Developer Name | Quantum Leben AG |
| PRIIP Developer Website | https://www.quantumleben.com/en/ |
| Call this number for more information | +4232361930 |
| Responsible regulatory authority for the PRIIP organizer in respect of this KID. | Financial Market Authority Liechtenstein (FMA) |
| Date of creation of this KID | May 2024 |

Warning: You are about to buy a product that is not simple and may be difficult to understand.

## What kind of product is this?

***Typ***: Unit Linked – life insurance / Endowment insurance

***Target***: This unit linked life insurance / endowment gives you the opportunity for long-term capital growth with a life insurance cover.
You can invest in financial instruments of your choice from Quantum Leben AG's carefully selected investment universities. You will directly benefit from capital gains for your underlying portfolio but you also carry a potential risk of losses on the same portfolio. Details of the selected underlying assets can be obtained from the specific asset's key investment document product factsheet (see "other relevant information" section).

***Target Group***: This product is suitable for you if you are interested in long-term capital growth with a life insurance cover. You are willing and able to cope with fluctuations in value and, if necessary, cope with declines and losses of your invested capital on the underlying assets you have placed in.

- To make an appropriate investment choice, you may need appropriate experience from similar investments.
- The value of your insurance may vary and depends on the market value of the underlying investments the market value of the underlying investments that you have chosen to invest in minus deductions for administrative costs and risk premiums (see title "What are the costs").
- As the value of your underlying assets may be affected by market volatility or a decline in the relevant market, you should hold your unit linked life insurance for a longer period of time to bridge/balance years with negative returns.

***Insurance benefits and expenses***: In this example, a premium of SEK 100,000 is paid at the start of the insurance. This amount will be invested in the asset selected by you, with costs deducted directly from the value of the underlying portfolio (see in particular the "What are the costs").

The repayment amount of this unit linked life insurance policy is determined at the termination of the insurance, when the policyholder dies or in the event of the re-withdrawal of the insurance (including partial repurchase).

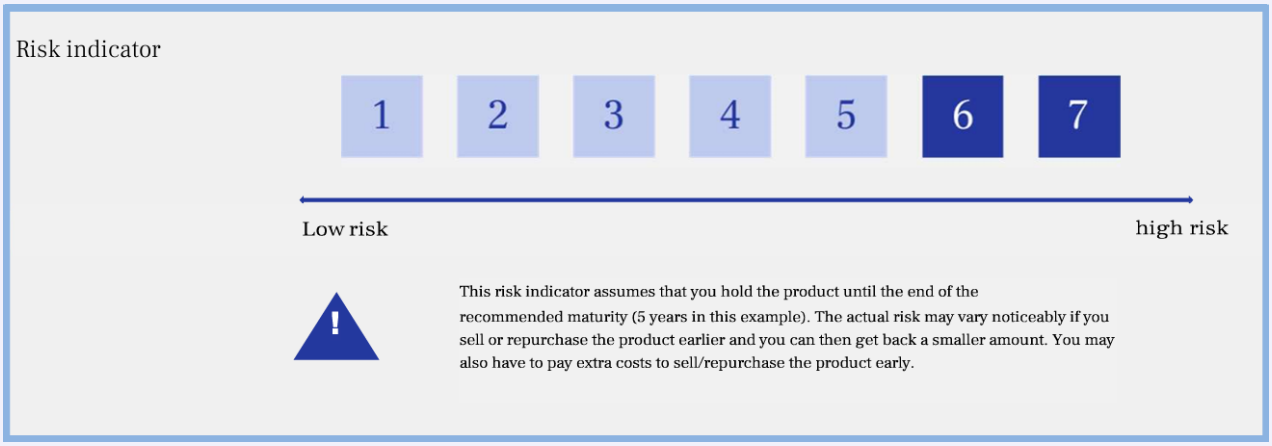
The actual amount refunded under the insurance contract, including in the case of the redemption of the insurance (including partial repurchases), is based on the current value of your underlying portfolio.

- In the event of death, the amount is based on the actual development of your underlying portfolio and 1% paid on the value of the underlying portfolio.
- In the case of contract closures or repurchases (including partial repurchases), the actual amount corresponds to the value of the underlying portfolio minus any repurchase costs.

(see section "What are the risks and what can I get for return?")

The insurance runs from the date of issue, that is, one day after the first premium has been paid and approved. The insurance has no fixed term or notice period. The contract is terminated in the event of death, or at the latest when the contract is terminated. You can terminate the contract early (see section "How long should I keep the product and can I withdraw money early").

## What are the risks and what can I get for return?




The above risk indicator is a guide to the level of risk this product has compared to other products. It shows how likely it is that the product will decrease in value and that you will lose money because of market impact or because we cannot pay to you. We have classified this product as 6-7 on a scale that goes from 1 to 7 where 7 is intended as the highest risk class and 6 is intended as the second highest risk class. This means that the product will be classified as a product where the potential loss (if any temporary loss) from future development may be large or very large and poor market conditions are highly likely to occur during the recommended period of the product to be kept. Risk and return are affected by your chosen investments. For further information with reference to the risk and return structure, please refer to the respective underlying investment product fact sheets.

This product consists of underlying investments that are traded through agents, brokers, or investment banks that match buyers and sellers. This makes investments more difficult to buy and sell than those traded on exchanges and daily trading in investments is not guaranteed. At a time of market uncertainty or if a very large number of withdrawals are requested, it may be more difficult to sell the underlying investment. If this happens, the value of your product may drop and in extreme exceptional cases it may delay the purchase and sale of your underlying investment which may cause you to wait for your money for reinvestment or withdrawal.

This product does not include any protection against future market development so you may lose all or part of your investment. In specific cases (if the value of your underlying portfolio is 0) you may need to make additional payments to pay for outstanding fees. The total loss you may incur may exceed the amount invested.

### Result Scenarios

Investment: 100’000 SEK
Estimated return per year: 8%

The investment is made in assets you choose from Quantum Leben AG's carefully selected investment universe. The performance of the contract is determined by the performance of your chosen assets. Price increases and decreases have a direct impact on the value of the insurance contract.

Information on historical developments can be found for each asset's product fact sheet (see section "other relevant information").

*Scenarios*

| In case of death | | | |
|---|---|---|---|
| Insurance event | After 1 year | After 3 year | After 5 year |
| What your beneficiaries may receive after costs | 105’495 SEK | 115’770 SEK | 127’535 SEK |
| Average annual return | 5.49% | 5.00% | 4.98% |

## What if Quantum Leben AG can’t make any payouts?

The underlying assets of insurance are held in segregated accounts, which are kept separate from the other assets of the insurance company. In the event of bankruptcy, the underlying assets of the insurance policies under the laws of Liechtenstein constitute separate property covering the liabilities of the insurance.

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## What are the costs?

### Costs over time

Return Reduction (RIY) shows how the total costs you pay will affect the return that you can receive. The total costs consist of one-off and running costs for years and a fixed administration fee of SEK 1,800 per year, which is added for certain asset classes held in the insurance (which on an average investment of 100,000 SEK corresponds to a cost of 1.8% per year). However, the fee structure can be changed from time to time and costs can therefore also change. The amounts shown here are the cumulative costs of the product itself, divided into three different periods that you can keep the product. They include any fees for early buy-backs. The numbers assume that you have invested 100'000 SEK. The figures are estimated figures that may change in the future.

Person who sells or advises you if this product may charge other costs. If this happens, the person will provide you with information about these costs and show how it affects your investments over time.

| Investment 100.000,00 SEK | After 1 year | After 3 year | After 5 year |
|---|---|---|---|
| Scenario: In case of death | | | |
| Total costs | 3'550 SEK | 10'506 SEK | 17'674 SEK |
| The decrease in yield (RIY) per year | 3.55% | 3.35% | 3.22% |

If you are 65 years of age or older at the beginning of the insurance period, a risk premium of 0.1% of the insurance value will be charged in addition to the costs shown above.

### Cost composition

The table below shows:

- Impact on the reduction of yield (RIY) on an annual basis for different types of costs and their impact on RIY at the end of the recommended period for which the product is to be kept;
- What the different cost types mean

This table shows the annual impact on returns

| | | | |
|---|---|---|---|
| One-off costs | Entry cost | 0.00% | The impact of the costs you pay when entering the investment |
| | Exit costs | 0.00% | The impact of the costs when exiting your investment when it matures... |
| Ongoing costs | Transaction costs | 0.58% | The impact of the costs of us buying and selling underlying investments for the product |
| | Other ongoing costs | 2.67% | The impact of the costs that we take each year for managing your investments and the costs presented in Section II. |

The impact of one-off costs is already included in the price. This includes the costs of distributing the product.

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

Recommended shortest holding time based on above calculations: 5 years

The insurance is created as a medium to long-term investment. Our recommendation is that the insurance is kept for 5 years. Our recommendation is based on our risk versus upside evaluation for underlying assets as well as the costs of insurance. You can cancel and receive a refund from your insurance from the end of the first year of the contract. The closing value is determined by the value of the underlying assets in the insurance. The value of your investments can go down or go up and you can get back less than what you invested. The initial costs shown in the section titled "What costs have been incurred?" in the table affect the initial development of the insurance value. Remember that a short holding period is more likely to be subject to unfavorable fluctuations in the market. Withdrawal costs include 0.15% stamp duty on cash and 0.3% on securities (which are subject to change). Tax disadvantages may arise. With a total buy-back, the life insurance is also terminated.

## How can I complain?

If you need to complain about this product, broker or Quantum Leben AG, call +423 236 19 30. You can also complain via our website, by letter (Städtle 18, 9490 Vaduz, Liechtenstein) or by e-mail to info@quantumleben.com

## Other relevant information

You will receive specific information about the specific structure of this insurance product before signing your insurance contract. The information presented in this document is based on EU regulations and may therefore differ from information that must be provided prior to signing insurance contracts under Swedish law.

You can find the main terms of your insurance in the insurance application and the insurance contract which you will receive before you sign your insurance contract.

"Detailed information about each underlying asset in the portfolio can be found in each asset's product fact sheet. These can be found via logged-in mode on https://hubins.com/#innehav.