

Performance Scenarios

This document provides you with key information about this investment product. It is not marketing material. The information provided is required under Regulation (EU) No 1286/2014 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: Life Start
PRIIP Manufacturer: Eurolife Ltd
Group: Bank of Cyprus

For any information, clarification, or comment about the product you can call at 80008880 or visit website www.eurolife.com.cy.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. In the event of loss of life of the insured due to an accident, the beneficiaries will receive the greater of the sum insured and the amount invested. The value of the units depends on the performance of the underlying investment options. The estimates of the maximum and minimum amount that could be returned to your beneficiaries for the selected time periods (1, 10, 20 years) in the death scenario shown in the table above have been calculated assuming you invest €1.000 per year. For the purposes of calculating the death scenario and accumulated insurance premiums, the age of the insured is assumed to be 35 years at the time of entry to the plan, the sum insured is €10.000, and the duration of the insurance policy is assumed to be 20 years (recommended holding period). To calculate the value of the investment, we assumed that the performance of the product is the same as in the moderate scenario.

May 2025

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.070	€19.000	€30.670
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

April 2025

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.070	€19.030	€30.670
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

March 2025

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.060	€19.070	€30.650
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

February 2025

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.060	€19.100	€30.650
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

January 2025

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.050	€19.140	€30.550
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

December 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€11.040	€19.170	€30.490
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

November 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.960	€19.210	€30.040
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

October 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.920	€19.250	€29.800
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

September 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.880	€19.290	€29.600
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

August 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.880	€19.330	€29.560
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

July 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.840	€19.370	€29.380
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

June 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.820	€19.410	€29.220
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

May 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.810	€19.450	€29.200
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

April 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.780	€19.490	€29.030
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

March 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.780	€19.530	€29.020
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

February 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.670	€19.590	€28.400
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

January 2024

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.640	€19.640	€28.220
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

December 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€19.690	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

November 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€19.740	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

October 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€19.790	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

September 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€19.850	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

August 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€19.940	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

July 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.000	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

June 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.050	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

May 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.090	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

April 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.150	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

March 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.250	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

February 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.290	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*

January 2023

Investment Premium*	€1.000 per year €4	If terminated after 1 year		If terminated after 10 years		If terminated after 20 years	
		From	To	From	To	From	To
Death Scenario							
A Insured event	What your beneficiaries might get back after costs	€10.000	€10.000	€10.000	€10.620	€20.330	€28.140
Accumulated insurance premiums		€4		€19	€21	€19	€21

** It concerns the annual insurance premium in the event of loss of life due to an accident. The insurance premium may vary depending on the value of your investment in different holding periods.*