



INFORMATION DOCUMENT DISTRIBUTION OF INSURANCE PRODUCTS

You recently contacted us, or have business with us, in our capacity as insurance agency for Luxembourg insurance undertaking CARDIF LUX VIE, to enquire about insurance.

An insurance agency is a legal entity that acts as an insurance intermediary in the name or on behalf of one or more insurance undertakings (on the condition that the insurance products are not in competition with one another). As the agent of these insurance undertakings, it acts under their sole responsibility.

CARDIF LUX VIE, société anonyme, is a Luxembourg insurance undertaking entered in the Luxembourg Trade and Companies Register under number B. 47240, having its registered office at 23-25 avenue de la Porte Neuve, L 2227 Luxembourg (hereinafter the "Insurance Company"). In accordance with the relevant Luxembourg legislation, we would like to inform you that BGL BNP Paribas is:

- licensed for insurance distribution activity,
- entered in the register of distributors as insurance agency (information can be checked at www.caa.lu) under authorisation number 1996AC001,
- shareholder with a 33% stake in the Insurance Company and, alongside this company, part of the BNP PARIBAS Group due to BNP PARIBAS S.A. holding a direct or indirect stake of over 65%,
- also operates as a custodian bank and/or financial manager for the Insurance Company and other insurance undertakings as credit institution.

In general, BGL BNP Paribas distributes insurance products that come under the Insurance Company's "life insurance" category. (life insurance, mixed life/endowment policies, savings or retirement policies, fund-based life insurance).

This distribution may involve individual insurance products (the person takes out the insurance policy directly from the Insurance Company) or collective insurance products (the person subscribes to a collective insurance policy that BGL BNP Paribas takes out with the Insurance Company).

The distributed insurance products' features, terms and exclusions are described in the documentation for the insurance product concerned.

Acceptance of BGL BNP Paribas's General Terms and Conditions (General Terms and Conditions with appendix), and in particular the "Distribution of insurance products" appendix, is necessary and is required for the use and benefit from BGL BNP Paribas' insurance agency services.

BGL BNP Paribas's General Terms and Conditions, and in particular the "Distribution of insurance products" appendix, are available at all times on the BGL BNP Paribas website (www.bgl.lu, under "official documents") or can be obtained free of charge on request from our employees.

The General Terms and Conditions, and more specifically the provisions of the "Distribution of insurance products" appendix, provide terms and conditions of the insurance agency's activity.

The "Distribution of insurance products" appendix of our General Terms and Conditions provides the information on the following:

- processing of personal data;
- advice policy;
- remuneration policy;
- conflict of interest policy;
- liability of the insurance agency;
- complaints procedure;
- outsourcing policy;
- jurisdiction and governing law.

The contact and/or relationship you have or will have with BGL BNP Paribas insurance agency imply that these provisions, BGL BNP Paribas's General Terms and Conditions, and any special agreements you may enter into with BGL BNP Paribas insurance agency must be taken into consideration.

BGL BNP Paribas may amend this document and/or its General Terms and Conditions at any time, particularly in order to take account of changes in laws or regulations, BNP Paribas Group policies, or customs and practices in Luxembourg.