squarelife

Key Information Document

Purpose	
This information sheet provides you with key information about this investment product. It is not a promotional material. This information is required by law to help you understand the nature, risk, cost, and potential gains and losses of the product, and to help you compare it with other products.	
Product	
Product Squarelife Invest Policy Unit-linked life insurance with periodic contribution	
Manufacturer Squarelife Insurance AG, Landstrasse 33, 9491 Ruggell, Liechtenstein www.squarelife.eu	
Competent supervisory authority Financial Market Authority Liechtenstein (FMA) www.fma-li.li	
For more information, please call +423 237 15 65.	
Status of the key information document 01.11.2026	
You are about to acquire a product that is not easy and can be difficult to understand.	
What kind of product is it?	
Type	This insurance-based investment product is a unit-linked life insurance policy under Icelandic law.
Term	The recommended holding period for this product corresponds to the period up to the age of 67. In this sample case, the recommended holding period is 30 years. The product expires on the anniversary of the start date after reaching the age of 100. We can unilaterally terminate the contract if the policyholder or the insured person has violated the pre-contractual duty of notification. Further information can be found in the "Important information for answering the application questions". An unfavorable price development of the investment funds can lead to fund balance being used up. In this case, the contract ends
Objectives	Specific information to the individual funds can be found at https://www.squarelife.eu/funds/ . With the Squarelife Invest Policy, social, ethical and environmental criteria are taken into account in the selection of investment funds. The benefits include benefits according to the units of shares of the investment funds. The benefits according to the units of the investment funds are not guaranteed. You do not participate in the surpluses of Squarelife Insurance AG.
Retail investor group	The product is suitable for customers who want to build up retirement capital for their retirement provision over a longer period. Significant fluctuations during the contract, which can arise from the use of investment funds, are accepted by the customer. There is a risk of loss of the contributions paid. The higher the risk class of the underlying investment funds, the higher this risk is. Further information on the type of investor can be found below in the section "What are the risks and what could I get in return? "During the course of the contract, the customer deliberately waives guarantees on the amount of capital.
Insurance benefits and costs	The insurance benefit consists of an expiry benefit which depends strongly on the future development of the selected investment funds and the amount of which can therefore not be guaranteed. At the end of the contract, you will receive a payout of the accumulated contract credit. In the event of the death of the insured person before the expiry of the contract, the benefit agreed for the respective insurance year is paid out. The value of these benefits is shown in the section "What are the risks and what could I get in return?" is shown. The calculations in this key information document are based on one 37 -year-old insured person and 30 annual investments of 1,000 EUR each. In this model case, the average annual insurance premium for insurance cover is 4.36 EUR - 7.25 EUR. The average annual insurance premium is 0.44% - 0.73% of the total annual investment. This leaves 992.75 EUR - 995.64 EUR per year of the entire annual investment. The impact of the insurance premium on the investment return at the end of the recommended holding period amounts to 0.02% - 0.02% per year. The insurance premium is included in the table "Composition of costs" under "Management fees and other administrative or operating costs". The effect of the premium part corresponding to the estimated value of the insurance benefits is included herein.

What are the risks and what could I get in return?	
Risk indicator	Risk and return of the investment vary depending on the underlying investment option. The performance of the entire product depends strongly on the performance of the investment funds included in the selected strategy. Price changes directly change the value of the insurance contract. Specific information on each underlying investment option can be found in the document "Investment concepts and fund list" and under https://www.squarelife.eu/funds/ .

This risk indicator assumes that you will last the product for 30 years. If you liquidate the investment early, the actual risk may differ significantly, and you may get less in return.

The overall risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely it is that you will lose money on this product because the markets are developing in a certain way, or we are unable to pay you.
We have classified this product on a scale of 1 to 7 in risk classes 2 to 7, with 2 corresponding to the lowest and 7 to a high-risk class.
The risk of potential losses from future performance is classified as very low to high. But even in adverse market conditions, it is extremely unlikely that our ability to pay you out will be affected.
This product does not protect against future market developments, so you could lose all or part of the invested capital.
Performance Scenarios
The figures include all the costs of the product itself, but may not include all the costs you have to pay to your advisor or distributor. It also does not take into account your personal tax situation, which may also affect the final premium you receive. What you end up getting out of this product depends on future market development. Future market developments are uncertain and cannot be predicted with certainty.
What happens if Squarelife Insurance AG is unable to make the withdrawal?
In Liechtenstein, there is no guarantee fund to cover life insurance claims.
What are the costs?
The person who sells or advises you about this product may charge you additional costs. If this is the case, this person will communicate these costs to you and explain how these costs will affect your investment.
The costs of the investment vary depending on the underlying investment option. Further information and notes on the costs can be found in the specific information on the investment options of this insurance investment product at https://www.squarelife.eu/funds/ .
Costs over time The tables show premiums that are taken from your policy to cover various types of costs. These contributions depend on how much you invest, how long you hold the product and how well the product performs. The premiums presented here illustrate an exemplary investment amount and various possible investment periods.

Investment 1.000 EUR per year			
Scenarios	If you redeem after 1 year	If you redeem after 15 years	If you redeem after 30 years (recommended holding period)
Total costs	21 EUR - 21 EUR	892 EUR - 991 EUR	4,103 EUR - 5,695 EUR
Impact on return on investment (RIY) per year	4.43% - 4.87%	0.94% - 0.99%	0.72% - 0.76%

This information illustrates how costs reduce your annual return over the holding period.

Composition of costs		
One-off costs		Annual impact of costs if you exit after 30 years.
Entry costs	Entry costs are indicated in the next column as 'not applicable' because they do not apply. The costs are included in the investment you pay.	Not applicable
Exit costs	Exit costs are indicated as 'not applicable' in the next column as they do not apply if you hold the product until the end of the recommended holding period.	Not applicable
Ongoing costs per year		
Management fees and other administrative or operating costs	Percentage of the value of your investment per year. This includes ongoing costs for the investment options. This is an estimate based on last year's actual costs.	0.53% - 0.57%
Transaction costs	Percentage of the value of your investment per year. Included here are transaction costs for the investment options. This is an estimate of the costs we will incur if we buy or sell the underlying assets for the product. The actual amount depends on how much we buy and sell.	0.000% - 0.022%
The actual costs may differ from the costs mentioned above because they depend, for example, on your personal investment amount or the options you choose.		

How long should I hold the investment, and can I withdraw money early?

Recommended holding period: 30 years
You can revoke your contractual declaration within 30 days, see also information according to §§ 1 and 2 VVG-InfoV. Further details can be found in the cancellation policy, which you will receive with the contract documents.

Insurance-based investment products taken out for retirement provision are geared towards the start of retirement provision in terms of investment horizon.

We recommend the product until the completion of age 67. This is the first time that we have had a debate on this subject. The calculations were carried out for a holding period of 30 years. You can cancel your insurance at any time at the end of the insurance period. You will then receive the surrender value intended for this time minus a cancellation deduction. For more information, please refer to your insurance conditions, which you will receive when you conclude the contract.

How can I complain?

If you wish to complain about the product, the intermediary or the insurance company, you can do so by letter Squarelife Insurance AG, Landstrasse 33, 9491 Ruggell, Liechtenstein) or by e-mail (info@squarelife.eu).

Other relevant information

This product is only offered with monthly attachments. In all calculations, monthly investments of 83.33 EUR or a twelfth of 1,000 EUR are used. This corresponds to an investment of 1,000 EUR per year.

The information presented in this information sheet is based on EU requirements and may therefore differ from the (pre)contractual information obligations under Icelandic law. You will receive further relevant information in your personal sample invoice. When concluding the contract, you will receive important information in the following documents due to legal regulations: insurance policy, information according to VVG-InfoV, insurance conditions, Tax Advisories.