



LAUNCH OF THE INTERNAL COLLECTIVE FUND (ICF) ICF ALTAROC 2022

Dear Partner,

Cardif Lux Vie is pleased to announce the launch of its new Internal Collective Fund (ICF) ICF Altaroc 2022 in the context of its life insurance and capital accumulation policies.

At a time when markets are volatile or when clients are looking to invest in the real economy and give meaning to their portfolios, this innovative private equity offering is an opportunity to diversify into unit-linked investments.

This ICF is managed by Amboise Partners, one of the oldest private equity firms in Europe. The underlying investments will be made exclusively in the FPCI* Altaroc Global 2022, itself composed of 80% in 6 private equity funds selected from the best such funds in the world, and a 20% direct co-investment component to strengthen performance.

The very high quality of the exceptional portfolios built by the Altaroc team (including Maurice Tchenio and Frédéric Stolar, two former fund managers with close to 80 years' experience of managing international private equity funds) means we can offer our clients a level of exposure usually reserved for institutional investors.

The ICF also includes a liquid assets component (minimum 2%), enabling the smooth deduction of fees.

This ICF is aimed at a **well-informed client base with the financial capacity and willingness to bear the related risks (including the potential loss of all of their investment).**

This offering is only available to type D clients, i.e. clients who invest a minimum of €1,000,000 in their policy and who declare assets of €2,500,000 or more, with a dynamic or even aggressive profile (profile 5). The recommended investment in the ICF is a maximum of 30% and the total illiquid assets of the contract may not exceed 60%. The portion of the premium not invested in the ICF can be diversified into several types of investment vehicles, such as Internal Dedicated Funds (IDF), External Funds, General Fund or Specialised Insurance Funds (SIF).

Please also note that the FPCI Altaroc Global 2022 can be accessed via the Company's Internal Dedicated Funds (IDF) or Specialised Insurance Funds (SIF).

Further information about the management company Amboise Partners and the FPCI Altaroc Global 2022 is available at: www.altaroc.pe.

Please speak to your usual contacts if you have any further questions or would like to receive the presentation and the Specific Provisions for the Fund.

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