

# Key Information Document ("KID")

## Purpose

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This document provides you with key information about this investment product. The information is not required by regulation, it is 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

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**Name of the product: Maturitas Life Settlement Bond (Compartment 2022/6813) Notes.**

Manufacturer of the product: MATURITAS Securitisation SA, acting on behalf of Compartment Maturitas Life Settlement Bond (Compartment 2022/6813).

ISIN: CH1161138768.

Website of manufacturer: [maturitassecuritisation.com](http://maturitassecuritisation.com).

Date of production of the KID: 21.10.2022.

**You are about to purchase a product that is not simple and may be difficult to understand.**

## What is this product?

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### Type

The product is an asset-backed corporate bond privately issued by a separate compartment (the "Issuer") of MATURITAS Securitisation SA (the "Company") which is a public limited liability company in Luxembourg, under the securitization law of Luxembourg as of 22nd March 2004, as amended. The bond is direct, unsecured, limited recourse obligations of the Issuer, payable solely out of the underlying assets, ranking pari passu in right of payment with all existing and future unsecured indebtedness of the Issuer that is not subordinated to the bond without any preference among themselves.

### Objectives

The bondholder is entitled to interest and capital repayment at maturity or at early redemption for the redeemed part of the bond. The annual interest is 10%. There is no interest payment before maturity or before early redemption.

The Issuer is a compartment of the Company with the sole purpose of issuing the product to invest in the Life Settlement Funds (the "Funds") collecting receivables from mostly investment grade US insurance companies by purchasing life settlements with buy-and-hold strategy. The Issuer's performance, however, depends upon the performance of the Funds in which the Issuer shall, directly and/or indirectly invest the proceeds from the issuance of the bond. All claims that the bondholder may assert against the Issuer are limited to the proceeds from the liquidation of Issuer's assets. The Issuer is not liable for the negative performance of the Funds.

It is the right and intention of the Issuer to pay out to bondholders any available cash by mean of partial/full early redemption in case enough proceeds are collected from the Funds. Partial early redemptions are not expected to start before the 3<sup>rd</sup> year and interest accrued on the redeemed part of the capital is always paid out to bondholders together with the repaid capital. The maturity date of the product is 31<sup>st</sup> March 2033, however the full capital is expected to be repaid (together with accrued interest) before the official maturity date through partial early redemptions. However, the Issuer is entitled to extend the Maturity Date 2 times by 1 year for the possibly remaining capital obligations depending on the cash-flow timing of the Funds.

The nominal value of a bond is USD 10,000. The minimum investment is USD 50,000.

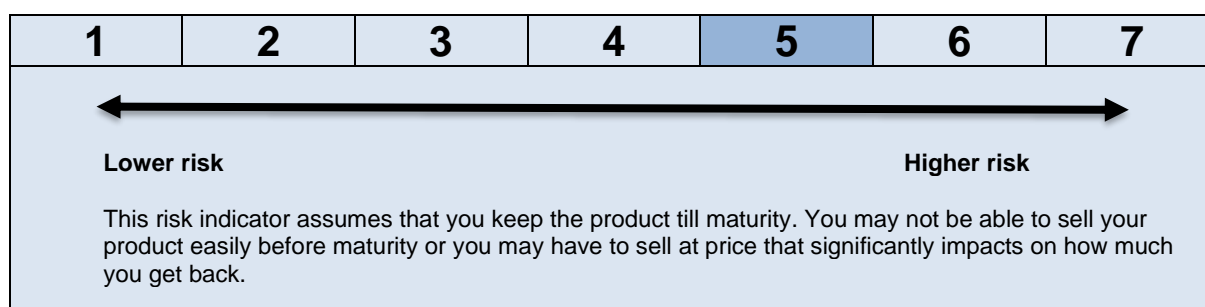
## Intended investor

The product is recommended for investors who meet all the following criteria:

1. Could make an informed investment decision based on their overall knowledge, their knowledge of the product and its specific risks and benefits, also having regard to their numerous investments in products with similar market exposure and/or experience of holding them.
2. Have an investment period corresponding to the holding period and understand that the product may terminate early.
3. Accept the risk that the Issuer may fail to meet its payment obligations, and able to bear the total loss of their investment.
4. Willing to take a certain level of risk to obtain a potential return that is within the following risk indicator.
5. Take professional advice.

## What are the risks and what could I get in return?

### Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 5 out of 7, which is a slightly higher than medium risk class. This rates the potential losses from future performance at a slightly higher than medium level, and poor market conditions could impact the Issuer's capacity to pay you.

You only have recourse to the assets of the Issuer which is a compartment of a company established for the sole purpose of issuing the product to invest in the Funds. The performance of the Issuer is dependent on the performance of the Funds including the fact that the product could mature early due to the performance of the Funds.

The product may not be traded on established trading market. It may not be liquid; therefore, you may not be able to sell your bond easily or at a price that will provide you with a return comparable to similar investments which have developed secondary market.

If the Issuer is not able to pay you what is owed, you could lose your entire investment.

## Performance Scenarios

USD 100,000 investment		After 6 years	After maturity	Average investment time	Year of last payment
Stress scenario	<b>What you might get back after costs</b>	\$79,400	\$153,038	6.5 years	11 <sup>th</sup> year
	Average yearly rate of return		8.18%		
Unfavorable scenario	<b>What you might get back after costs</b>	\$87,200	\$160,840	6.1 years	11 <sup>th</sup> year
	Average yearly rate of return		10.00%		
Moderate scenario	<b>What you might get back after costs</b>	\$92,220	\$157,220	5.7 years	10 <sup>th</sup> year
	Average yearly rate of return		10.00%		
Favorable scenario	<b>What you might get back after costs</b>	\$96,450	\$153,050	5.3 years	9 <sup>th</sup> year
	Average yearly rate of return		10.00%		

This table shows the money you could get back until the maturity of the product, under different scenarios, assuming that you invest USD 100,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from

the past on how the value of this investment varies and are not an exact indicator. What you get back will vary on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances. The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you may get back.

## What happens if the Issuer is unable to pay out?

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You may face a financial loss due to the default of the Issuer or to the default of the Funds. Such loss would not be covered by an investor compensation or guarantee scheme.

## What are the costs?

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The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you may receive. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself until the maturity of the product. They include potential early exit penalties. The figures assume you invest USD 100,000. The figures are estimates and may change in the future.

USD 100,000 investment	Until maturity
Total costs	\$ 0,00
Reduction in Yield (RIY)	0,00 %

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

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

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The term of the bond shall cease latest on the maturity date, but capital and interest is expected to be gradually repaid before the official maturity date. The bondholder has a right of extraordinary termination for good cause by sending a registered letter to the Issuer. In such case, special fees or penalties do not apply. Potential secondary market price might fluctuate before maturity which might result in loss.

## How can I complain?

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In case of any complaint about the product please contact MATURITAS Securitisation SA 17, Rue de Flaxweiler, via telephone: +352 274 877 060, via e-mail: [info@maturitassecuritisation.com](mailto:info@maturitassecuritisation.com).

## Other relevant information

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The bond and all contractual obligations arising out of it are governed by Luxembourg law. All disputes arising in connection with the bond will be ultimately decided in accordance with the rules of arbitration of the arbitration board of the Chamber of Commerce of the Grand Duchy of Luxembourg without the possibility of recourse to legal action. The place of arbitration proceedings is Luxembourg. The language of arbitration proceedings is German.

The bond will be issued in dematerialised form. The bonds will be represented by a Global Note which will be deposited with a common depositary on behalf of SIX SIS AG, Switzerland and/or any other clearing system.

The binding legal basis for this security is only the information presented in the Private Placement Memorandum dated 21st October 2022 (the "PPM"). The PPM does not constitute a Prospectus for the purposes of Part IV of the Luxembourg law of 10th July 2005 on prospectuses for securities, as amended, or in accordance with the Regulation (EU) 2017/1129 of the European Parliament and of the Council of June 14th, 2017 and has not been approved by a financial market regulator.

To obtain full information on this security, in particular about the product characteristics and the risks associated with this investment, the final terms and, where appropriate, the PPM should be read.