

“We Shine” Protection Linked Plan Extra Bonus Promotion

Promotional period: 10 January 2025 to 31 March 2025 (both dates inclusive)

Unless defined otherwise, those capitalized terms shall have the same meanings ascribed to them in the Glossary section.

Important Notes:

1. “We Shine” Protection Linked Plan (“We Shine”) is an insurance policy issued by Chow Tai Fook Life Insurance Company Limited (“CTF Life” or “the Company”). Your investments are subject to the credit risk of the Company.
2. As part of your death benefit is linked to the performance of the Investment Choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may not be sufficient for your individual needs.
3. All premiums you pay towards “We Shine”, and any investments made by the Company in the underlying funds corresponding to the Investment Choices you selected, will become and remain part of the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
4. Your return on investments is calculated by the Company with reference to the performance of the underlying funds corresponding to the Investment Choices selected by you. The return of investments under “We Shine” shall be subject to the charges of “We Shine” and may be lower than the return of the corresponding SFC-authorized fund.
5. The Investment Choices available under “We Shine” can have very different features and risk profiles. Some may be of high risk.
6. “We Shine” is designed to be held for a long term period. Early termination, surrender and partial withdrawal from the Basic Account, exercising premium holiday or reduction in premium of your investment-linked assurance scheme (“ILAS”) policy may result in a significant loss of your investment and premiums paid, and will affect the death benefit and bonuses to be awarded (if applicable). Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.
7. This ILAS policy is subject to a surrender charge of up to 16.5% of the Account Value of the Basic Account for up to 5 years with premium payment period of 5 years, or up to 40% of the Account Value of the Basic Account for up to 9 years with premium payment period of 20 years. It is only suitable for investors who are prepared to hold the investment for a long term period.
8. If you are not prepared to hold your policy (i) with premium payment period of 5 years for at least 6 years; or (ii) with premium payment period of 20 years for at least 9 years, the policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.
9. This ILAS policy will no longer provide high life protection when the insured dies on or after the later of (i) the Policy Anniversary on or immediately following insured’s 65th birthday; or (ii) the Policy Anniversary immediately following the end of the premium payment period. The amount of death benefit payable may be significantly reduced.

Important Notes: (Continue)

10. Lump sum premium is not subject to high life protection as it only provides death benefit of 105% of the corresponding Account Value.
11. With no premium contribution during the period of premium holiday, the value of your policy may be significantly reduced due to fees and charges, which are still deductible during the period of premium holiday.
12. The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying investments may be denominated in a currency which is different from that of your ILAS policy.
13. More importantly, you should be aware of the following regarding the insurance charge:
 - (i) Part of the fees and charges you pay that will be deducted from the value of your ILAS policy will be used to cover the insurance charge for the life coverage.
 - (ii) The insurance charge may increase significantly during the term of your policy due to factors such as age and investment losses, etc. This may result in significant or even total loss of your premiums paid.
 - (iii) You should consult your consultant for details, such as how the insurance charge may increase and could impact the Policy Account Value of your ILAS policy.
14. Investment involves risk. You should not purchase "We Shine" unless you understand it and your consultant has explained to you how it is suitable for you. The final decision is yours.
15. You should not rely solely on this flyer for investment decisions. Please read the offering documents of "We Shine" carefully for further details, including the risk factors.
16. You should read the offering documents of "We Shine" (including Product Guide, Investment Guide and Product Key Facts Statement) and the underlying funds carefully before making your decision, which will be made available upon request or downloaded at our website: www.ctflife.com.hk, free of charge.

Investment involves risks, and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance.

Highlights of “We Shine”

“We Shine” is an ILAS and the following provides a highlight of key product features only. For details of “We Shine”, please refer to offering documents of “We Shine”, which consist of Product Guide, Investment Guide and Product Key Facts Statement.

Mandatory Contribution Period

The Mandatory Contribution Period (24 or 36 Policy Months from the Policy Date) is determined according to your selected premium payment period as set out in the table below:

Premium payment period (Years)	Mandatory Contribution Period (Policy Months)
5	24
20	36

During the Mandatory Contribution Period, you are required to pay the Basic Premium and not allowed to adjust the amount of the Basic Premium, make withdrawal from your ILAS policy and exercise premium holiday. Please refer to section of **Mandatory Contribution Period** in the Product Guide for details.

Premium

Basic Premium

You may choose to pay your Basic Premium monthly, semi-annually or annually. The minimum amount requirement of Basic Premium is shown in the following table.

Premium Payment Frequency	Premium Payment Period (Years)	
	5	20
Monthly	US\$288 / HK\$2,300	US\$144 / HK\$1,150
Semi-annually	US\$1,728 / HK\$13,800	US\$864 / HK\$6,900
Annually	US\$3,456 / HK\$27,600	US\$1,728 / HK\$13,800

Lump Sum Premium

After the premium payment period and while the ILAS policy is in force, you can choose to pay lump sum premium with minimum amount of US\$600 / HK\$4,800, subject to our approval and underwriting requirements.

Please refer to the section of **Premium** in the Product Guide for details.

Death Benefit

In the unfortunate event of the death of the insured, while the policy is in force, we will pay the Beneficiary a death benefit, which will be calculated as follows:

Period	Death Benefit
<p>If the insured dies before the later of (i) and (ii):</p> <p>(i) the Policy Anniversary on or immediately following insured's 65th birthday ("Insured Aged 65"); or</p> <p>(ii) the Policy Anniversary immediately following the end of the premium payment period</p>	<p>High Life Protection</p> <p>The higher of:</p> <p>(i) the sum insured* less the aggregate amount of withdrawals made from the Basic Account (if any); or</p> <p>(ii) 105% of the Account Value of the Basic Account on the Day of Receipt of death claim;</p> <p>Plus</p> <p>105% of Account Value of the Top-up Account on the Day of Receipt of death claim</p> <p>* Please refer to sub-section of Sum Insured in the Product Guide for details.</p>
<p>If the insured dies on or after the later of (i) and (ii):</p> <p>(i) Insured Aged 65; or</p> <p>(ii) the Policy Anniversary immediately following the end of the premium payment period</p>	<p>Low Life Protection</p> <p>The higher of:</p> <p>(i) Total Basic Premium Paid less the aggregate amount of withdrawals made from the Basic Account (if any); or</p> <p>(ii) 105% of the Account Value of the Basic Account on the Day of Receipt of death claim;</p> <p>Plus</p> <p>105% of Account Value of the Top-up Account on the Day of Receipt of death claim</p>

Any unpaid fees and charges will be deducted from the death benefit payable to the Beneficiary(ies). Please refer to the sub-section of **Death Benefit** under the section of **Sum Insured and Death Benefit** in the Product Guide for details.

Please be aware of the following regarding the death benefit:

- Although "We Shine" is a life insurance policy, because part of your death benefit is linked to the performance of the underlying funds corresponding to the Investment Choices you selected from time to time, the death benefit is subject to investment risk and market fluctuations. Any partial withdrawal, reduction of the amount of the Basic Premium, exercise of premium holiday or poor performance of the underlying funds may also reduce the death benefit amount, which may not be sufficient for your needs.
- The death benefit may drop significantly (i.e. no longer provide high life protection) if the insured passes away on or after the later of Insured Aged 65 or the Policy Anniversary immediately following the end of the premium payment period. The period with high life protection may be very short and may not be sufficient for your insurance needs.
- Reduction of the amount of the Basic Premium after the Mandatory Contribution Period will as a result, lower the Total Basic Premium Payable and the sum insured, which is used to calculate the death benefit.
- Lump sum premium is not subject to high life protection as it only provides death benefit of 105% of the corresponding Account Value.
- Prior to any application of early termination, surrender, partial withdrawal from the Basic Account, exercising premium holiday or reduction in Basic Premium of your ILAS policy, it is important for you to evaluate if the death benefit is sufficient to meet your needs after such reduction.

Bonuses / Refund of Insurance Charge

Welcome Bonus

You will receive welcome bonus upon our receipt of each payment of Basic Premium due for the first Policy Year.

Special Bonus

You will be entitled to a special bonus while the policy is in force, commencing from the end of the 4th Policy Year and the end of each subsequent Policy Year provided that the Average Monthly Basic Account Value at the end of the relevant Policy Year is more than US\$37,500 / HK\$300,000.

Refund of Insurance Charge

Provided that the policy has not been reinstated, you will be entitled to a one-off refund of insurance charge equivalent to up to 50% of the insurance charge being charged on the Basic Account on the later of the following date: (i) at the end of the Policy Year immediately following insured aged 60; or (ii) at the end of the 20th Policy Year.

Claw Back of Bonuses / Refund of Insurance Charge

The original amount of welcome bonus credited, special bonus credited and refund of insurance charge credited will be clawed back under certain circumstances. Please refer to the sub-section of **Welcome Bonus Claw Back** under the section of **Welcome Bonus**, sub-section of **Special Bonus Claw Back** under the section of **Special Bonus** and sub-section of **Refund of Insurance Charge Claw Back** under the section of **Refund of Insurance Charge** in the Product Guide for details.

The bonuses and refund of insurance charge will form part of the Account Value of the Basic Account, therefore they are subject to the relevant fees and charges applicable to the policy as set out in the section of **Summary of Fees and Charges** in the Product Guide.

Please refer to the sections of **Welcome Bonus**, **Special Bonus** and **Refund of Insurance Charge** in the Product Guide for details.

Termination

The policy shall be automatically terminated upon the earliest occurrence of the following circumstances:

- (i) any Basic Premium remains unpaid at the end of the Grace Period unless payment of Basic Premium is suspended under premium holiday (Please refer to the sections of **Premium Payment Period** and **Premium Holiday** in the Product Guide for details); or
- (ii) the policy is surrendered; or
- (iii) the death of the insured, please refer to the section of **Sum Insured** and **Death Benefit** in the Product Guide for details; or
- (iv) on the Policy Anniversary on or immediately following the insured's 100th birthday; or
- (v) the Policy Account Value remains insufficient for the deduction of the fees and charges due and is zero or below immediately following 31 calendar days from the fees and charges due date.

Please refer to section of **Termination** in the Product Guide for details.

Fees and Charges

There are various charges, including administration fee, insurance charge, surrender charge and fees and charges on the underlying funds under "We Shine". Please refer to the section of **Summary of Fees and Charges** in the Product Guide for details.

Investment involves risks. For further details of product features, fees & charges, risk factors and Investment Choices available under "We Shine", please refer to the offering documents of "We Shine". For further details of underlying funds corresponding to the Investment Choices, please refer to the offering documents of the relevant underlying funds.

Copies of the offering documents of "We Shine" and the underlying funds will be made available upon request or can be downloaded at our website: www.ctflife.com.hk, free of charge.

Glossary

Account Value – with respect to the policy on any day, the value of a specified account, which is equal to the aggregate of the number of notional unit of each Investment Choice in that account as of that day multiplied by the respective Unit Price of such Investment Choice on that day. Please visit our website at www.ctflife.com.hk to obtain the Unit Prices and you can also obtain the latest information relating to the balance of Investment Choice(s) and the Account Value by logging on to BOSS customer e-Service (web page version) or CTF Life (mobile app version).

Average Monthly Basic Account Value – the sum of the Account Value of the Basic Account as at the end of every Policy Month during the relevant Policy Year divided by 12. You can check the Average Monthly Basic Account Value by logging on to BOSS customer e-Service (web page version) or CTF Life (mobile app version) from the 4th Policy Year.

Basic Account – the account to record the notional units of the Investment Choice(s) allocated from (i) Basic Premium paid during the premium payment period; (ii) welcome bonus (if applicable); (iii) special bonus (if applicable); and (iv) refund of insurance charge (if applicable) credited in form of notional units under the policy.

Basic Premium – the regular premium of the policy which shall be paid by installments.

Beneficiary – the person or entity named by you from time to time as the recipient of the death proceeds or suicide proceeds (as the case maybe) upon the death of the insured.

Day of Receipt – the working day when a request for death claim of the insured, switching, surrender or withdrawal in satisfactory form is received by us. If we receive a request for death claim of the insured, switching, surrender or withdrawal before the cut-off time, the Day of Receipt shall be the same working day when we receive the request. If we receive a request after the cut-off time, the Day of Receipt shall be deemed as received on the next working day.

Grace Period – the period of 31 calendar days after the Basic Premium due date.

Investment Choice – one of the investment choices under the policy, the units of which are made available for allocation to the policy on a notional basis.

Mandatory Contribution Period – The period during which Basic Premium must be paid and is determined based on the selected premium payment period as set out in the table below:

Premium payment period (Years)	Mandatory Contribution Period (Policy Months)
5	24
20	36

Policy Account – collectively, the Basic Account and the Top-up Account.

Policy Account Value – the value of the Policy Account.

Policy Anniversary – for each year while the policy remains in force, the anniversary of the Policy Date (in case there is no such same date in the relevant calendar year, the last day of the same month in that year as the month in which the Policy Date falls).

Policy Date – the date on which the policy becomes effective as specified in the policy specification, and this date is also the date from which Policy Anniversaries, policy monthly anniversaries, Policy Years, Policy Months are determined.

Policy Month – while the policy remains in force, the month commencing with the Policy Date and ending on the day before the first policy monthly anniversary, or any following month commencing with a policy monthly anniversary and ending on the day before the next policy monthly anniversary.

Policy Year – the period of 12 Policy Months from the Policy Date and each subsequent and consecutive period of 12 Policy Months from each Policy Anniversary for the first and each subsequent Policy Year.

Top-up Account – the account to record the notional units of the Investment Choice(s) allocated from any lump sum premium paid under the policy.

Total Basic Premium Paid – the total amount of Basic Premium paid by you and received by us. The Total Basic Premium Paid will be used to determine the amount of death proceeds.

Total Basic Premium Payable – the aggregate of (i) the total amount of Basic Premium due of the policy (regardless of whether the Basic Premium has been paid or not); and (ii) the total amount of Basic Premium payable calculated based on the latest annual Basic Premium. The Total Basic Premium Payable will be used to determine the amount of sum insured.

Unit Price – the value on any relevant Valuation Date of notional unit of a particular Investment Choice, and is equal to the offer price of the corresponding underlying fund.

Valuation Date – a working day or any day on which a transaction may be carried out. In the event of the occurrence of any exceptional circumstances, beyond our reasonable control which renders it impracticable to carry out a transaction on a particular Valuation Date, we shall have the discretion to decide another applicable Valuation Date to determine the Unit Price and / or the net asset value of an Investment Choice.

We, our, us, the Company – Chow Tai Fook Life Insurance Company Limited.



Extra Bonus Promotion

During the promotion period from 10 January 2025 to 31 March 2025 (both dates inclusive) (the **"Promotion Period"**), if you apply for a new "We Shine" policy with:

1. the sum insured of US\$125,000 / HK\$1,000,000 or above (where the corresponding annual Basic Premium amount is shown in the table below);
2. the completed and signed application form together with other required relevant forms and documents submitted to CTF Life during this Promotion Period; and
3. the application is approved and your policy is issued on or before 30 May 2025 (the **"Eligible Policy"**),

you will be eligible to receive additional notional units of Investment Choices as extra bonus upon our receipt of each payment of Basic Premium due for the first Policy Year, subject to the conditions stated in the Notes section.

Extra bonus = Basic Premium paid in the first Policy Year x applicable extra bonus rate (as described in the table below)

The applicable extra bonus rate varies with the sum insured in the first Policy Year and the premium payment period you selected as set out below:

Premium Payment Period (Years)	Sum Insured	Annual Basic Premium amount* for different age of the insured				Applicable extra bonus rate
		Age^ of the insured 0-29	Age^ of the insured 30-39	Age^ of the insured 40-49	Age^ of the insured 50-60	
5	US\$125,000 to <US\$250,000 / HK\$1,000,000 to <HK\$2,000,000	US\$5,000 to <US\$10,000 / HK\$40,000 to <HK\$80,000	US\$7,143 to <US\$14,286 / HK\$57,143 to <HK\$114,286	US\$10,000 to <US\$20,000 / HK\$80,000 to <HK\$160,000	US\$16,667 to <US\$33,334 / HK\$133,334 to <HK\$266,667	1.0%
	US\$250,000 to <US\$625,000 / HK\$2,000,000 to <HK\$5,000,000	US\$10,000 to <US\$25,000 / HK\$80,000 to <HK\$200,000	US\$14,286 to <US\$35,715 / HK\$114,286 to <HK\$285,715	US\$20,000 to <US\$50,000 / HK\$160,000 to <HK\$400,000	US\$33,334 to <US\$83,334 / HK\$266,667 to <HK\$666,667	3.5%
	≥ US\$625,000 / ≥ HK\$5,000,000	≥ US\$25,000 / ≥ HK\$200,000	≥ US\$35,715 / ≥ HK\$285,715	≥ US\$50,000 / ≥ HK\$400,000	≥ US\$83,334 / ≥ HK\$666,667	7.0%
20	US\$125,000 to <US\$250,000 / HK\$1,000,000 to <HK\$2,000,000	US\$1,728 to <US\$2,500 / HK\$13,800 to <HK\$20,000	US\$1,786 to <US\$3,572 / HK\$14,286 to <HK\$28,572	US\$2,500 to <US\$5,000 / HK\$20,000 to <HK\$40,000	US\$4,167 to <US\$8,334 / HK\$33,334 to <HK\$66,667	5.0%
	US\$250,000 to <US\$625,000 / HK\$2,000,000 to <HK\$5,000,000	US\$2,500 to <US\$6,250 / HK\$20,000 to <HK\$50,000	US\$3,572 to <US\$8,929 / HK\$28,572 to <HK\$71,429	US\$5,000 to <US\$12,500 / HK\$40,000 to <HK\$100,000	US\$8,334 to <US\$20,834 / HK\$66,667 to <HK\$166,667	15.0%
	≥ US\$625,000 / ≥ HK\$5,000,000	≥ US\$6,250 / ≥ HK\$50,000	≥ US\$8,929 / ≥ HK\$71,429	≥ US\$12,500 / ≥ HK\$100,000	≥ US\$20,834 / ≥ HK\$166,667	28.0%

The extra bonus is subject to claw back for a maximum period of 5 years. For details, please refer to Extra Bonus Claw Back section.

* Amount of annual Basic Premium is rounded up to the nearest integer for reference. The applicable extra bonus rate depends solely on Sum Insured of the policy.

^ The age on the last birthday of the insured at policy issuance.

The applicable extra bonus rates as described above does not represent the rate of return or performance of your investments.

Extra bonus will be credited to the Basic Account by allocating additional notional units of Investment Choice(s) according to your latest allocation instruction on our record at the Unit Price on the 2nd Valuation Date immediately after we have received each Basic Premium payment for the first Policy Year. **You should note that the extra bonus forms part of the Account Value of the Basic Account, therefore it is subject to the relevant fees and charges applicable to the policy.** Please refer to the section of **Summary of Fees and Charges** in the Product Guide for details.

Extra bonus Claw Back

The original amount of extra bonus credited since Policy Date will be clawed back if

- (i) the policy is surrendered within first 5 Policy Years; or
- (ii) the policy is terminated due to any Basic Premium due is not fully paid within first 5 Policy Years; or
- (iii) the premium holiday has been exercised within first 5 Policy Years; or
- (iv) the amount of Basic Premium has been reduced within first 5 Policy Years; or
- (v) the insured commits suicide in the first Policy Year.

The extra bonus amount to be clawed back will be the original amount of the extra bonus credited without any adjustment on the investment gain or loss of the notional units of Investment Choices allocated as regards the extra bonus or any fees and charges imposed on these notional units. Once the extra bonus is clawed back, it will not be credited back to your policy in any situation.

Upon occurrence of above events (i) and (ii), the extra bonus will be clawed back from the Basic Account before calculating the surrender charge and the corresponding proceeds.

Upon occurrence of above events (iii) and (iv), the extra bonus will be clawed back by the deduction of notional units of Investment Choices at the Unit Price on the next available Valuation Date immediately after the effective date of the corresponding event in proportion to their respective values in the Basic Account.

Upon occurrence of above event (v), the extra bonus will be clawed back from the suicide proceeds and not subject to the surrender charge.

The proceeds will not include the extra bonus if you cancel the policy within the cooling-off period. For the details of the payment to be refunded under cooling-off, please refer to sub-section of Cooling-off Period under the section of General Information in the Product Guide.

Illustrative example for calculation of the extra bonus with sum insured of HK\$5,000,000

Age of insured at policy issuance	40
Premium Payment Period	20 years
Premium Payment Frequency	Annually
Annual Premium	HK\$100,000
Sum Insured	HK\$5,000,000
Applicable Extra Bonus Rate	28%
Extra Bonus for annual premium paid in the first Policy Year	= HK\$100,000 x 28% = HK\$28,000

Example a: Paid all Basic Premiums in the first Policy Year as scheduled

Extra bonus payable under the policy in the first Policy Year

= HK\$28,000

Example b: Stop paying Basic Premium starting from the second Policy Year (only Basic Premium in the first Policy Year has been paid in full and on time)

The policy will be terminated after the Grace Period of the second Policy Year. The entire original amount of extra bonus paid in respect of the Basic Premium in the first Policy Year will be clawed back from the Account Value of the Basic Account before the calculation of surrender charge and the corresponding proceeds.

Extra bonus to be clawed back

= Extra bonus previously paid

= HK\$28,000

Example c: Surrender in the Fourth Policy Year

The policy will be terminated in the fourth Policy Year. The original amount of the extra bonus i.e. HK\$28,000 will be clawed back before applying the surrender charge. Surrender charge and surrender value payable will be calculated as below.

Account Value of the Basic Account upon surrender	HK\$409,276
Applicable surrender charge rate	13.0%
Extra bonus to be clawed back	HK\$28,000
Surrender charge	$= (\text{Account Value of the Basic Account upon surrender} - \text{extra bonus to be clawed back}) \times \text{applicable surrender charge rate}$ $= (\text{HK\$409,276} - \text{HK\$28,000}) \times 13.0\%$ $= \text{HK\$49,565}$
Surrender value payable	$= \text{Account Value of the Basic Account upon surrender} - \text{extra bonus to be clawed back} - \text{surrender charge}$ $= \text{HK\$409,276} - \text{HK\$28,000} - \text{HK\$49,565}$ $= \text{HK\$331,711}$

The above illustration is hypothetical and for illustrative purpose only.

This flyer should be read in conjunction with the offering documents of “We Shine” (which consist of the Product Guide, Product Key Facts Statement and Investment Guide) for the details of “We Shine”.

For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Notes:

1. This flyer is issued by Chow Tai Fook Life Insurance Company Limited (“CTF Life”).
2. The number of notional units to be allocated to the policy for the extra bonus credited in the policy is rounded down to 4 decimal places. Any residual balance after such rounding will be absorbed by CTF Life.
3. In any circumstances, the extra bonus is not transferable and is not convertible to cash.
4. If the owner has applied for more than one policy of “We Shine” during the Promotion Period, the sum insured in the first Policy Year of these policies shall not be aggregated in determining the sum insured level, therefore the applicable extra bonus rate would be determined separately for each Eligible Policy under the plan based on the respective sum insured.
5. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of this promotion. CTF Life reserves all the rights to disqualify their eligibility to this promotion without any further notice.
6. CTF Life reserves the right to make all final decisions on policy application, approval and all relevant above mentioned of this promotion. In case of any disputes in relation to this promotion, our decision shall be final and binding.
7. CTF Life reserves all the rights to alter, suspend or terminate this promotion or amend its terms and conditions at any time without prior notice. “We Shine” policy application submitted prior to such termination, suspension or change of this promotion will remain unaffected. Any dispute arises from this promotion, CTF Life's decision should be final and conclusive.
8. This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of CTF Life's products outside Hong Kong. CTF Life hereby declares that it has no intention to offer or to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of CTF Life is illegal.
9. This flyer should be read in conjunction with the offering documents of “We Shine” (which consist of the Product Guide, Product Key Facts Statement and Investment Guide) for the details of “We Shine”.