

PRICE LIST

Growth Portfolio Junior

Valid for contracts concluded before 04.04.2017

Management fee	<ul style="list-style-type: none"> Management fee is deducted from the investment reserve according to the amount of the investment reserve on the 10th date of each month or the working day following it (hereinafter: accounting date): <ul style="list-style-type: none"> - 1.25% of the investment reserve per year if on accounting date it is smaller than 6,500 euros - 1.0% of the investment reserve per year if on accounting date it is between 6,500 – 65,000 euros - 0.75% of the investment reserve per year if on accounting date it is between 65,000 – 650,000 euros - 0.5% of the investment reserve per year if on accounting date it is at least 650,000 euros Minimum monthly management fee is <ul style="list-style-type: none"> - 1.25 euros for contracts concluded before 30.04.2015 - 2 euros for contracts concluded starting from 01.05.2015
Disbursement fee	<ul style="list-style-type: none"> 12 euros 0 euros in case of insured person's death 0 euros after transfer day
Fund unit exchange fee	<ul style="list-style-type: none"> 3 euros 0 euros if the order is submitted through SEB Internet Bank <p>Service fee is charged from the sales value of the exchanged securities, before acquisition of the replacement securities.</p>
Risk fees	<ul style="list-style-type: none"> Risk fee is calculated once a month on the accounting date. The amount of risk fee for additional insurance covers is indicated in the insurance policy. Risk fee is not calculated for 2% life insurance cover. Risk fee for continuation of insurance premiums cover is calculated as a product of risk sum and insurance tariff. The risk sum is a discounted present value of premiums from accounting date until the transfer day. The insurance tariff is found based on policyholder's information. Risk assessment may result in added risk and increase the risk fee.

Monthly insurance tariffs for contracts concluded or cover for continuing insurance premiums chosen starting from 19.12.2012:

Age	Tariff	Age	Tariff	Age	Tariff	Age	Tariff	Age	Tariff	Age	Tariff
15-28	0,00017	37	0,00028	44	0,00042	51	0,00068	58	0,00130	65	0,00246
29	0,00019	38	0,00029	45	0,00045	52	0,00075	59	0,00142	66	0,00269
30-31	0,00020	39	0,00032	46	0,00048	53	0,00082	60	0,00156	67	0,00296
32	0,00021	40	0,00033	47	0,00051	54	0,00090	61	0,00171	68	0,00323
33-34	0,00023	41	0,00035	48	0,00055	55	0,00098	62	0,00188	69	0,00354
35	0,00025	42	0,00038	49	0,00059	56	0,00108	63	0,00205	70	0,00388
36	0,00026	43	0,00040	50	0,00062	57	0,00119	64	0,00224		

Monthly insurance tariffs for contracts entered into before or with the cover for continuing insurance premiums chosen until 18.12.2012:

Age	Men	Women	Age	Men	Women	Age	Men	Women	Age	Men	Women
15 - 20	0,00011	0,00005	50	0,00113	0,00047	58	0,00179	0,00081	66	0,00321	0,00168
21 - 25	0,00017	0,00007	51	0,00122	0,00050	59	0,00191	0,00088	67	0,00353	0,00201
26 - 30	0,00020	0,00006	52	0,00131	0,00054	60	0,00206	0,00095	68	0,00389	0,00236
31 - 35	0,00035	0,00013	53	0,00139	0,00056	61	0,00221	0,00102	69	0,00425	0,00274
36 - 40	0,00048	0,00019	54	0,00146	0,00059	62	0,00239	0,00109	70	0,00465	0,00314
41 - 43	0,00063	0,00023	55	0,00153	0,00064	63	0,00257	0,00117			
44 - 46	0,00082	0,00030	56	0,00161	0,00070	64	0,00274	0,00126			
47 - 49	0,00105	0,00042	57	0,00170	0,00075	65	0,00291	0,00137			

Calculation example of risk fee for continuation of insurance premiums:

Policyholder is 36 years old, contract has been concluded on 05.02.2013, risk sum or discounted present value of premiums is 5,240 euros.

Risk fee = 0,00026 * 5,240 = 1.36

Added risk: Risk rate from risk fee is 125% and from present value 0.0167% = 1.36 * 0.25 + 5,240 * 0.000167 = 1.20