

Growth Portfolio Junior pricelist

Valid for contracts concluded
from 04.04.2017

Management fee – 1% of the accumulated reserve per year, but not less than 0.64 euros a month.

Accumulated reserve is reduced by management fee on the 10th day of each month or on the following working day, until transfer day.

Fund unit exchange fee – 3 euros

Fund unit exchange firstly includes sales transaction and then purchase transaction. Fee is charged from sales amount before purchase transaction.

Fund unit exchange fee in SEB Internet Bank – 0 euros

Disbursement fee – 12 euros

Disbursement fee after transfer day – 0 euros

Risk fee

Risk fee is fee for insurance covers.

Accumulated reserve is reduced by risk fee on the 10th day of each month or on the following working day, until transfer day.

Risk fee for life insurance cover – 0 euros

Risk fee for chosen insurance covers are specified in the policy, except the risk fee for continuation of insurance premiums.

Risk fee for continuation of insurance premiums is calculated as a product of the sum of contributions from the 10th day of each month until transfer day and tariff.

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		

Calculation example of risk fee for continuation of insurance premiums:

Policyholder is 36 years old, monthly contribution is 30 euros and transfer day is in 15 years or 180 months.

Sum of contributions = $180 * 30 = 5,400$

Risk fee = $0,00026 * 5400 = 1.40$