Price list

Growth Portfolio for Pension

Valid for contracts concluded until 07.02.2017

Management fee	• Management fee is calculated and the investment reserve reduced by it according to the amount of the investment reserve on the 10th date of each month or the working day following it (hereinafter: accounting date): - 0.5% of the investment reserve per year if the reserve on the accounting date is smaller than 10,000 euros - 0.4% of the investment reserve per year if the reserve on the accounting date is between 10,000 – 20,000 euros - 0.3% of the investment reserve per year if the reserve on the accounting date is between 20,000 – 50,000 euros - 0.2% of the investment reserve per year if the reserve on the accounting date is between 50,000 – 100,000 euros - 0.1% of the investment reserve per year if the reserve on the accounting date is at least 100,000 euros • Minimum monthly management fee is: - 1.50 euros for contracts concluded before 30.04.2015 - 2 euros for contracts concluded starting from 01.05.2015
Disbursement fee	• 12 euros • Disbursement fee is not charged on disbursements made in case of the death of the insured person
Service fees for the exchange of securities	• 3 euros • 0 euros if the order is submitted through SEB Internet Bank Service fee is charged from the amount of exchange of securities (sales value of the exchanged securities) before acquisition of the replacement securities.
Risk fees	• Risk fee is calculated once a month on the accounting date • The amount of risk fee for supplementary insurances is established in the insurance policy. • Risk fee for life insurance cover is calculated as a multiple of the amount at risk and the insurance rate. - For contracts concluded starting from 01.06.2004, the risk fee is 2% of the average investment reserve. - For contracts concluded before 01.06.2004 with an effective life insurance, the amount at risk on the accounting date in case of the variable sum insured shall be the amount of life insurance and in the case of the guaranteed amount of life insurance, the difference between the amount of life insurance and the investment reserve. • For contracts concluded before 01.06.2004 with an effective life insurance, the rates listed below shall be reduced by 25%. As a result of risk assessment, the insurance rates presented may be increased by risk premium.

Monthly rates of life insurance cover for contracts concluded before 18.12.2012

Age	Men	Women
15 - 20	0,00014	0,00007
21 - 25	0,00023	0,00009
26 – 30	0,00026	0,00008
31 – 35	0,00039	0,00017
36 – 40	0,00057	0,00025
41 – 43	0,00081	0,00031
44 – 46	0,00099	0,00040
47 – 49	0,00123	0,00056
50	0,00150	0,00062
51	0,00162	0,00067
52	0,00174	0,00072
53	0,00185	0,00075
54	0,00195	0,00079
55	0,00204	0,00085
56	0,00214	0,00093
57	0,00226	0,00100

Age	Men	Women
58	0,00239	0,00108
59	0,00255	0,00117
60	0,00274	0,00126
61	0,00295	0,00136
62	0,00319	0,00145
63	0,00343	0,00156
64	0,00365	0,00168
65	0,00388	0,00183
66	0,00428	0,00224
67	0,00471	0,00268
68	0,00518	0,00315
69	0,00567	0,00365
70	0,00620	0,00419
71	0,00677	0,00477
72	0,00738	0,00539
73	0,00803	0,00605

Age	Men	Women
74	0,00872	0,00676
75	0,00947	0,00751
76	0,01017	0,00782
77	0,01093	0,00794
78	0,01174	0,00801
79	0,01261	0,00819
80	0,01355	0,00861
81	0,01455	0,00928
82	0,01563	0,01014
83	0,01679	0,01110
84	0,01804	0,01204
85	0,01938	0,01290
86	0,02082	0,01375
87	0,02237	0,01470
88	0,02403	0,01585
89	0,02581	0,01727

Age	Men	Women
90	0,02773	0,01901
91	0,02979	0,02100
92	0,03200	0,02313
93	0,03438	0,02519
94	0,03693	0,02705
95	0,03967	0,02867
96	0,04262	0,03010
97	0,04578	0,03152
98	0,04918	0,03325
99	0,05284	0,03531

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Monthly rates of life insurance cover for contracts concluded starting from 19.12.2012

Age	Rate	Age	Rate	Age	Rate	Age	Rate
15-27	0,00022	45	0,0006	63	0,00273	81	0,01222
28	0,00023	46	0,00064	64	0,00299	82	0,01321
29	0,00025	47	0,00068	65	0,00328	83	0,01429
30	0,00026	48	0,00073	66	0,00359	84	0,0154
31	0,00027	49	0,00078	67	0,00394	85	0,01652
32	0,00028	50	0,00083	68	0,00431	86	0,01769
33	0,0003	51	0,00091	69	0,00472	87	0,01896
34	0,00031	52	0,001	70	0,00517	88	0,02039
35	0,00033	53	0,00109	71	0,00618	89	0,02202
36	0,00035	54	0,0012	72	0,00671	90	0,02388
37	0,00037	55	0,00131	73	0,00736	91	0,02595
38	0,00039	56	0,00144	74	0,00805	92	0,02815
39	0,00042	57	0,00158	75	0,00873	93	0,03041
40	0,00044	58	0,00173	76	0,00925	94	0,03266
41	0,00047	59	0,00189	77	0,00969	95	0,03488
42	0,0005	60	0,00208	78	0,01014	96	0,03711
43	0,00053	61	0,00228	79	0,01068	97	0,03944
44	0,00056	62	0,0025	80	0,01137	98	0,04205
						99	0,04496

Minimum contribution is 30 euros.

EXAMPLES:

The contract has been concluded on 05.02.2013, the amount at risk (2% of the value of the portfolio) is 5,240 euros.
The policyholder is 36 years of age.

Risk fee = 5,240 * 0.00035 = 1.83