UNIT-LINKED LIFE INSURANCE PRICE LIST FOR CONTRACTS WITH REGULAR PREMIUMS NO IG25-01-PR

Applicable to insurance contracts concluded according to the Unit-linked life insurance terms and conditions No IG23-01 | Valid as of 1 March 2025

This document is translated into English from the original version in Lithuanian. In the event of any discrepancy between English and Lithuanian, Lithuanian text (terms) shall prevail.

1. Fees applicable to the unit-linked life insurance contract

<table>
<tr><th></th><th>Fee</th><th colspan="2">Description and amount</th></tr>
<tr><td>1.1</td><td>Premium fee</td><td colspan="2">The fee shall be deducted from the regular premiums paid under the payment plan (as a percentage of the premiums paid):

35% in the first, second and third years of the insurance period;

3% in the fourth and subsequent years of the insurance period.

The fee for additional premiums is 3% of the additional premiums paid.

The compulsory period during which the policyholder may not pay less than the premiums specified in the payment plan is 3 years. During this period, premium reductions are limited and can only be applied under conditions set by the insurer.</td></tr>
<tr><td>1.2</td><td>Insurance contract administration fee</td><td colspan="2">• EUR 2.00 per month if the policyholder’s request for e-invoicing under the contract for the payment of insurance premiums is valid at the date of deduction;

• EUR 2.50 per month if the policyholder’s request for e-invoicing under the contract for the payment of insurance premiums is not valid at the date of deduction.

Note. If there is a valid request from the policyholder for e-invoicing under the contract for the payment of insurance premiums, but the policyholder does not pay the insurance premiums or pays them in another way, the insurer shall be entitled to consider that there is no valid request from the policyholder for the submission of electronic invoices under the contract for the payment of insurance premiums.

The fee shall be calculated and deducted from the main capital once a month.</td></tr>
<tr><td>1.3</td><td>Life and additional insurance coverage fees</td><td colspan="2">Fees depend on the sum insured, the age of the insured person and the level of insurance risk. On the request of the policyholder, the insurer shall provide the rates of fees applicable to the contract.

The fees shall be calculated and deducted from the main capital once a month.</td></tr>
<tr><td rowspan="5">1.4</td><td rowspan="5">The fee applicable to the calculation of the surrender value or to the redemption by the policyholder of part of the accumulated capital</td><td colspan="2">The fee to be deducted from the main capital when calculating the surrender value or when the policyholder redeems part of the main capital depends on the number of years the insurance contract was in force before termination or the redemption of part of the main capital and the number of years for which premiums were paid in accordance with the payment plan.</td></tr>
<tr><td>Number of years</td><td>Fee amount</td></tr>
<tr><td>0-10</td><td>2%, up to a maximum of EUR 50</td></tr>
<tr><td>11 and more</td><td>0%</td></tr>
<tr><td colspan="2">When part of the additional capital is redeemed or the surrender value is calculated, the fee shall not be deducted from the additional capital.</td></tr>
<tr><td>1.5</td><td>Fee for reallocation of accumulated capital in investment directions</td><td colspan="2">EUR 0 for 4 reallocations per year of the insurance period and EUR 10 for each additional reallocation per year of the insurance period.</td></tr>
<tr><td>1.6</td><td>Fee for amendment of the insurance contract</td><td colspan="2">EUR 10 per amendment.

The fee is deducted from the main capital.</td></tr>
<tr><td>1.7</td><td>Fee for notification of a planned suspension of insurance coverage</td><td colspan="2">EUR 3 per notification.

The fee is deducted from the main capital.</td></tr>
<tr><td>1.8</td><td>Investment direction fee</td><td colspan="2">The fee is intended to cover costs related to the management of the investment direction and the administration of the insurance contract. It is deducted from the value of the investment direction at the time the unit price is calculated. The amount of the investment direction fee may vary from one investment direction to another, depending on the objects of investment and other criteria. The amount of the fee shall be set out in the rules of the investment direction or in other documents providing information about the investment direction.</td></tr>
</table>

Policyholder’s signature

2. Additional information

	Fee	Description and amount
2.1	The minimum monthly regular premium is EUR 40.	
2.2	The minimum withdrawal amount for a part of the accumulated capital is EUR 200.	
2.3	The minimum amount of remaining main capital after redemption of part of the accumulated capital is EUR 200.	
2.4	Life insurance sum insured restrictions	Minimum sum insured: EUR 0. Maximum sum insured: EUR 10 000 for an insured person under 16 years old.
2.5	Restrictions on the sum insured of the Additional Insurance Condition "Severe injury due to an accident"	Maximum sum insured: EUR 100 000.
2.6	Restrictions on the sum insured of the Additional Insurance Condition "Injury due to an accident"	Maximum sum insured: EUR 35 000.
2.7	Restriction on the sum insured of the Additional Insurance Condition "Death due to an accident"	Maximum sum insured: EUR 100 000 (EUR 10 000 for an insured person under 16 years of age).
2.8	Restrictions on the sum insured of the Additional Insurance Condition "Critical illnesses"	Maximum sum insured: EUR 100 000.
2.9	Restrictions for age of the insured person and insurance period	The minimum age of the insured person at the time of conclusion of the contract is 2 months (or 0 months if the insurance contract is for capital accumulation only). The maximum age of the insured person at the time of conclusion of the contract is 70 years. The maximum age of the insured person at the end of the insurance period is 80 years. If critical illness coverage is selected, it shall end on the insured person’s 66th birthday. The insurance period can only be a whole number of years. The minimum insurance period is 10 years. The maximum insurance period is 49 years.

The insurer shall have the right to unilaterally change the price list during the term of validity of the insurance contract in accordance with the procedure laid down in the insurance terms and conditions.

Policyholder’s name and surname	Signature	Date

UAB Artea Life Insurance, data is collected and stored in the Register of Legal Entities of the Republic of Lithuania | Company code 110081788 | SME scheme user VAT No LT100817811 | Konstitucijos pr. 14A, 09308 Vilnius | Tel. +37061044447 | info@artea.lt | E-delivery box address 110081788 | www.artea.lt