UNIT-LINKED LIFE INSURANCE PRICE LIST FOR CONTRACTS WITH LUMP SUM PREMIUM NO IG25-01-VN

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

	Fee	Description and amount
1.1	Premium fee	1% of the premiums received. The fee shall be deducted from the premiums received. All premiums are attributable to the main capital.
1.2	Insurance contract administration fee	EUR 2 per month. The fee shall be calculated and deducted from the main capital once a month.
1.3	Life and additional insurance coverage fees	Fees depend on the sum insured, the age of the insured person and the level of risk covered. If the policyholder requests so, 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.
1.4	The fee applicable to the calculation of the surrender value or to the redemption by the policyholder of part of the accumulated capital	EUR 0
1.5	Fee for reallocation of accumulated capital in investment directions	EUR 0 for 4 reallocations per year of the insurance period and EUR 10 for each additional reallocation per year of the insurance period. The fee is deducted from the main capital.
1.6	Fee for amendment of the insurance contract	EUR 10 per amendment. The fee is deducted from the main capital.
1.7	Fee for notification of a planned suspension of insurance coverage	EUR 3 per notification. The fee is deducted from the main capital.
1.8	Investment direction fee	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.

2. Additional information

2.1	The minimum lump sum premium amount is EUR 1000.	
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	Maximum sum insured of the Additional Insurance Condition "Severe injury due to an accident"	EUR 0
2.6	Maximum sum insured of the Additional Insurance Condition "Injury due to an accident"	EUR 0
2.7	Maximum sum insured of the Additional Insurance Condition "Death due to an accident"	EUR 0
2.8	Maximum sum insured of the Additional Insurance Condition "Critical illnesses"	EUR 0

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

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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 79 years. The maximum age of the insured person at the end of the insurance period is 80 years. The insurance period can only be a whole number of 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

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