

## 1 Expenses

The expenses specified in clauses 1.1–1.2 have been taken into account in the offer.

### 1.1 Management of the insurance plan

An annual management fee is charged on the insurance assets for the duration of the savings period. The amount of the fee is 0.4% per year up to 100,000 euros and 0.2% per year for any amount exceeding this.

Starting from the second year, the minimum fee is €3 per month.

### 1.2 Surrender

A fee is charged for the surrender or partial withdrawal of the insurance assets during the first three years, the amount of which is determined as follows:

1 to 12 months	3%
13 to 24 months	2%
25 to 36 months	1%
After 36 months	0%

The fee is charged from the amount of assets to be surrendered. The minimum fee is 50 euros. When the insurance has been in force for over 36 months, withdrawals and surrender are free of charge. The minimum surrender fee may be increased based on the cost-of-living index (see the insurance terms and conditions).

## 2 Service fees and other items defined in the list of charges and fees

### 2.1 Minimum and maximum insurance premiums

The premium for the first instalment must be at least 5,000 euros. The total premiums paid into the policy cannot exceed 10,000,000 (ten million) euros.

### 2.2 Allocation of insurance assets and premiums

No fees are charged for transfers of insurance assets between investment products and changes to the allocation of future premiums.

### 2.3 Service fees

The fee for the following services is 50 euros:

- Additional insurance statement or insurance summary
- Other certificate of the insurance content or terms and conditions
- Registration and removal of pledge
- Other changes comparable to the above

### Settlement expenses

- If, at the policyholder's request, the insurer renders a service that is not included in the insurance contract and requires specific calculations or other investigations, the fee will be separately agreed on the basis of the work performed to render the service. The minimum fee is 50 euros.

### Copying expenses

- A copy to the customer of previously submitted material, 2 euros per copied page. The minimum fee is 20 euros for each delivery.