

# Why choose SEB Life International?

SEB Life International is wholly-owned by SEB Life and Pension Holding AB, which is part of the SEB Group, one of the largest financial companies in the Nordic region. SEB Group has been providing financial services to its clients for more than 150 years. Its heritage of entrepreneurship, long term relations and an international view are some of the many attributes that make SEB so successful. The international nature of SEB's business is reflected in its presence in some 20 countries worldwide.

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<b>Trust:</b>	SEB Life International works closely with regulated financial advisers across Europe to provide tailored solutions for people looking to invest for their long term financial requirements.
<b>Experience:</b>	Our range of bespoke tax efficient products matched with our experience of offering a high quality customer service experience sets us apart from many other companies.
<b>Flexible &amp; Compliant:</b>	Our products are customised to fit the market where the product is purchased and therefore can be tailored to investor's individual needs.
<b>Access:</b>	Policyholders have access to thousands of the world's highest quality investment funds from boutique asset managers as well as some of the world's best known fund management companies.*
<b>Build a Portfolio:</b>	Each fund can be chosen to suit investor's particular risk profile and requirements and can be changed at any time.
<b>Tax Efficiency:</b>	The policy benefits from 'gross roll up' meaning there is no liability to tax on profits until the money is taken out from the policy.

*\* Please check the availability of assets with your financial adviser as it depends on different factors including your country of residence. Please note that SEB Life International reserves the right to refuse investment in any particular asset.*

<b>Web Access:</b>	We provide regular valuation reports and on-line access to policy information to keep the policyholder well informed and in control of their investment choices.
<b>Regulation:</b>	The regulatory system for life insurance companies in Ireland is based on EU law and is very robust.
<b>Safety:</b>	SEB Life International as a life insurance company incorporates important safeguards and protections afforded to policyholders through the regulatory systems. We are required to submit detailed returns on an annual basis to the Central Bank of Ireland to demonstrate solvency as well as the amount of excess assets over the minimum solvency margin.

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### Some facts about financial security of SEB Life International:

- SEB Life International is 100% owned by SEB Group. However it is a completely separate legal entity and all assets are ring fenced and segregated.
- SEB Life International is subject to stringent regulation from the Central Bank of Ireland. For almost 20 years our company has been involved in the cross border distribution of unit linked insurance based investment products under the EU Third Life Directive on a freedom of services basis.
- The assets of SEB Life International would not be available to meet claims against the parent group.
- As an insurance company we operate completely different to a bank model and cannot use client assets for lending to other customers. There is no funding or lending risk involved.
- Leveraging within policy funds or in its shareholder fund is not allowed. In addition we do not use any speculative derivatives and only allow currency hedging for risk management purposes.
- We have 5 times more capital than we are required to hold under EU insurance regulations.
- Our Group has a very strong credit rating and a very strong business model with no exposure to toxic debt as some other banks in Europe.

For further information on product literature why not visit us at [www.seb.ie](http://www.seb.ie) ?

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