

Summary of the Capital Redemption Bond

For Corporate Applicants - Finland

SEB Life International offers a range of policies to residents of Finland. The Capital Redemption Bond (CRB) combines individual asset management with the benefits of insurance investment mainly for corporate clients and corporate trustees. The Capital Redemption Bond is simple to establish and administer..

The product has been developed specifically for corporate investors with an investment horizon of at least 5 years.

Key Advantages of the Capital Redemption Bond

- Allows the corporate client to hold a wide range of investments in a simple structure
- Appoint an Asset Manager to manage the investment
- Flexibility and tax efficiency when altering or rebalancing the investment portfolio
- Ability to make additional payments or encashments at any time (subject to available liquidity and possible charges)
- Can be pledged, for example, as security for a loan
- There is no need to nominate lives assured
- Simplified annual reporting

Main Features

- Entry level of €250,000
- Additional investments of €10,000 or more can be added at any time
- Policy term is 100 years from Date of Commencement, but the policy value may be accessed at any time (subject to liquidity availability) by fully or partially encashing the Policy
- Access to a wide range of assets including funds issued by international fund houses
- Asset Manager manages the assets on a discretionary or advisory basis
- One or more investment portfolios may be attached to the Policy
- Access to capital via encashments
- Valuations available on-line to policyholders

Further information

For full information on the fees and charges applicable to the Capital Redemption Bond, please refer to the Policy Conditions available on request or on our website at www.seb.ie.

This document is intended as a guide only. Please refer to the Policy Conditions for details.

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