

Wealth Protector

For Finnish Portfolio Bond
Investment Policy &
Asset Management Bond
Policyholders

SEB Life International

About us

SEB Life International is a leading international life insurance company, incorporated and regulated in Ireland which engages in the cross border distribution of insurance based investment products. We are a wholly owned subsidiary of SEB Life and Pension Holding AB which is part of the SEB Group, one of the largest financial services groups in the Nordic region. The international nature of SEB Group's business is reflected in its presence in some 20 countries worldwide with support for more than 4 million customers and has around 15,500 employees globally.

For full details, and to see our Solvency and Financial Condition Report, visit www.seb.ie.

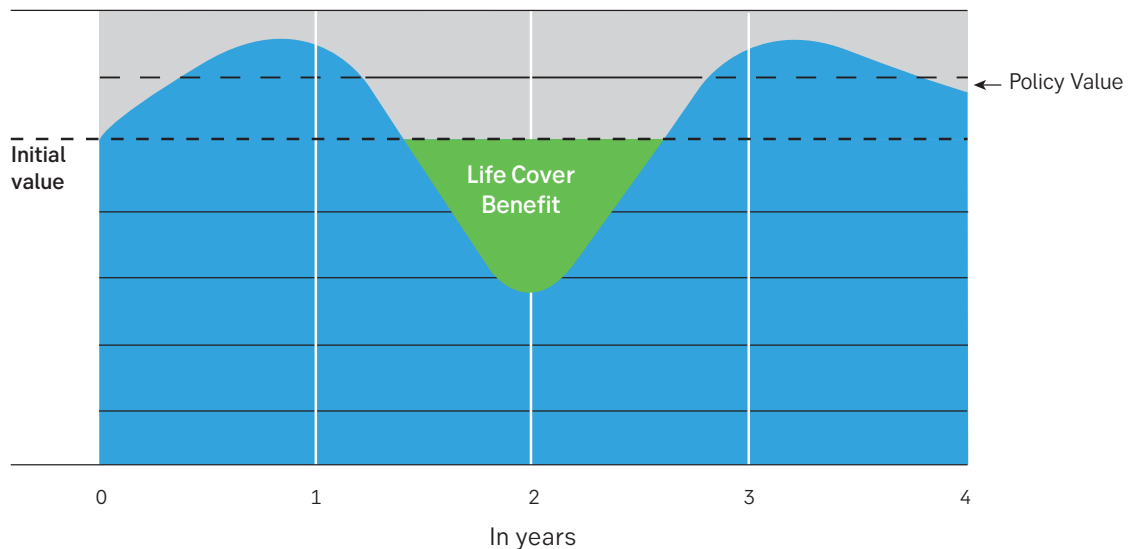
Wealth Protector

A dynamic inheritance planning solution

Designed specifically to protect the value of your investment; Wealth Protector ensures that should a death claim arise during periods of market decline, the Benefit paid to the Beneficiaries is not below the agreed Cover Amount. This solution can be included on a new policy or added to an existing policy at any time. The benefit can be linked to 90%, 95% or 100% of the Policy Value at Wealth Protector start date.

Wealth Protector offers you the opportunity to protect a selected proportion of the policy value in the event of death. The result is a cost effective benefit that adapts to ensure you always have the selected level of protection.

Importantly, you are only charged for Wealth Protector when your policy value falls below your selected level of cover. When your policy value is above your level of cover, no life cover benefit is required and as a result no charge is levied against the policy.



Amount of Wealth Protector Benefit

The Wealth Protector is an optional benefit available subject to certain conditions on new and existing Finnish Portfolio Bond Investment and Asset Management Bond policies. The level of benefit relates to the value of the policy when the benefit is selected less any charges due. The benefit can be removed at any time. The benefit level (if any) will be set on a regular basis and paid in addition to the Encashment Value received following a claim.

Flexibility to increase cover

It is possible to apply for a higher level of cover than your Policy Value when applying for the Wealth Protector. This allows you the flexibility to increase your level of cover when adding additional premiums within three years, without the need to submit new health information.

Who can apply?

Wealth Protector Benefit is available on Finnish Portfolio Bond Investment and Asset Management Bond policies where the life assured is aged between 18 and 75. The maximum amount of cover available will depend on the age of the life assured.

How are Wealth Protector Charges Determined?

SEB Life International calculates the charges regularly based on your selected cover level. The cost of the Wealth Protector depends the life assured's age, wellbeing and the amount of cover required at outset. Costs will be deducted from the value of the policy on a quarterly basis.

What happens if I take a withdrawal?

When a partial encashment is taken, the level of Wealth Protector is reduced in proportion to the policy value withdrawn.

How long does my cover last?

The cover is whole of life (*but ends if policy is surrendered*) however you may reduce or remove the cover at any time.

Limits on Wealth Protector

The amount of cover available will depend on a variety of factors including age, smoking status, health, premium level and the amount underwritten and accepted by SEB Life International. After age 86, the maximum benefit is limited to 50% of the Cover Amount. Please see Additional Conditions for Wealth Protector for further information.

Benefit Calculation

The benefit is calculated on a regular basis. On receipt of a death claim notification, the final life cover benefit will be calculated as at the date of death of the life assured. The final sum payable is the Encashment Value plus the calculated benefit.

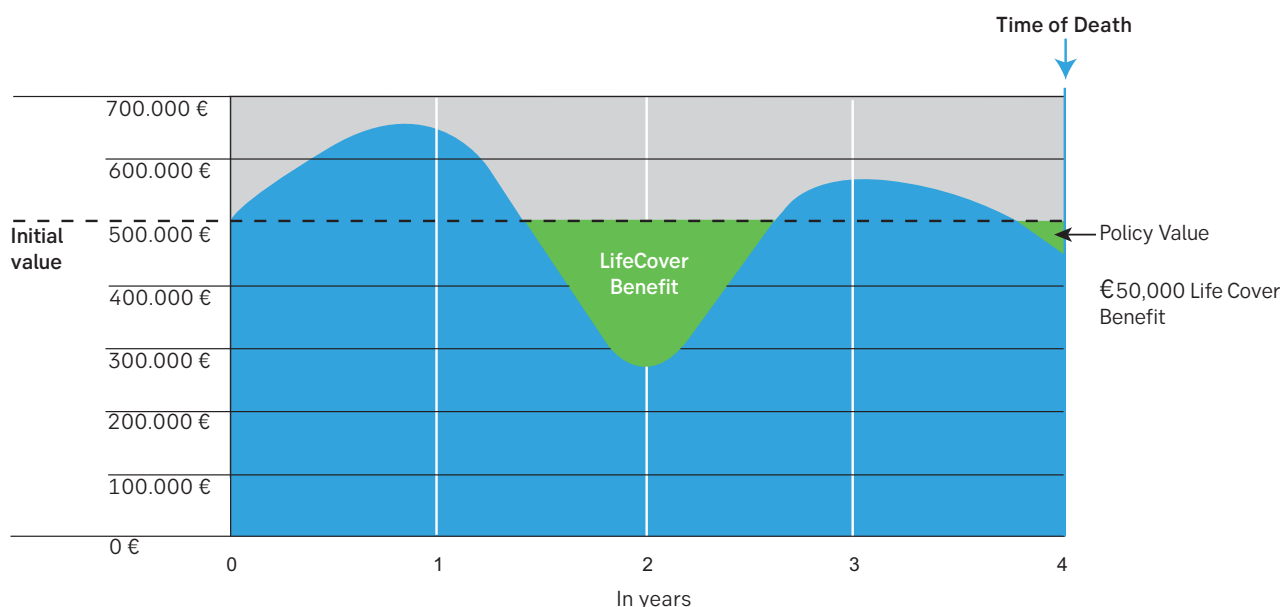
Please see Additional Conditions for Wealth Protector for further information.

Example

Ms Virtanen opens a policy with an initial premium of €500,000. She is the Life Assured and would like to ensure that her son inherits this amount from the policy in the event of her death. Ms Virtanen chooses 100% Initial Value Protection and sets the Maximum Life Cover Benefit at €500,000. No additional premiums or encashments are paid to the policy. Ms Virtanen dies during a period of market volatility and the policy value is less than the initial amount invested. On the final valuation date the policy is valued at €450,000 and so the Life Cover Benefit is €50,000.

Policy Value:	€450,000
Life Cover Benefit:	€50,000
Death Benefit:	€500,000

Payment is the Encashment Value plus the benefit amount. If the actual value after realising the assets is more or less than €450,000, the death benefit will be that amount plus life cover benefit, €50,000 in this example.



Important Notes

The cost for the Wealth Protector will depend on a variety of factors such as age, health and smoking status and the level at which the Life Cover Benefit is calculated relative to policy value on an on-going basis. The monthly cost can vary significantly and charge rates can be seen in Additional Conditions for Wealth Protector.

Further Information

Please see Additional Conditions for Wealth Protector for further information.



Go online!
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