

# SEB Life International Permitted Assets and Exchanges

Effective from 1st July 2016

## General

The Policyholder may instruct the purchase or sale of the following asset types provided always that there are sufficient funds in the cash account/sufficient assets in the custody account and that the assets selected trade within the exchanges or domiciles specified below. If you have any questions relating to the details below, please contact SEB Life International on [Dealing@seb.ie](mailto:Dealing@seb.ie).

Please note that SEB Life International may update this document at any time and may refuse to accept investments in any asset at its absolute discretion even when the asset complies with all stated criteria.

---

**Permitted Asset Types - Retail:** assets selected must trade within the exchanges or domiciles specified below

---

- SEB Life International Unit-Linked Funds
- Retail Authorised OEIC, SICAV, UCITS, Collective Investment Schemes
- Listed Equities, Bonds, Exchange Traded Funds (ETF), Exchange Traded Contracts (ETC)
- Fixed Deposits (with approved banks)
- Structured Products  
All Structured Notes must meet the following minimum criteria:
  - be available to retail investors with published retail offering document in policyholder's language which:
    - clearly states the level of capital protection (if any)
    - fully and clearly describes the investment strategy and objectives
    - fully describes the assets to which the performance of the note is to be linked
    - explains the pay-out structure in a variety of market conditions
    - offers full disclosure of costs
  - offer a secondary market or issuer commitment to repurchase to ensure liquidity and to be frequently priced
  - be issued by a regulated credit institution with a minimum S&P credit rating of BBB- (or equivalent)

Acceptable structures (subject to the above criteria):

- Notes with a minimum capital guarantee of 70% or
- For notes without a minimum guarantee:
  - No 'worst of' structures (regardless of underlying asset)
  - No structures with downside leverage level exceeding 200% (no limit on upside leverage)
  - No structures with excessive concentration (i.e. < 5 stocks)

#### Operational requirements

Requests to purchase new structured notes will only be considered where the appropriate 'SEB Life International Asset Review Form' has been completed and submitted by the product provider along with the Term Sheet. A minimum of 5 working days will be required to assess the submission.

**Experienced Investor Funds – Non-Retail:** Policyholder must complete the SEB Life International 'Statement of Understanding' and assets selected must trade within the exchanges or domiciles specified below

- SIF, QIF, PIF, Hedge Funds etc. provided that the Policyholder meets the prospectus and regulatory minimum criteria.

#### Permitted Currencies

Australian Dollar (AUD)	New Zealand Dollar (NZD)
British Pounds (GBP)	Norwegian Kroner (NOK)
Canadian Dollar (CAD)	South African Rand (ZAR)
Danish Kroner (DKK)	Swedish Krona (SEK)
Euro (EUR)	Swiss Franc (CHF)
Japanese Yen (JPY)	US Dollar (USD)

#### Permitted Stock Exchanges – Primary Stock Exchanges of the following Countries

Nordic:	Europe:	USA / Latin America:	Asia /Oceania:
Denmark	Austria	Canada	Australia
Finland	Belgium	USA	Hong Kong
Norway	Bulgaria	Portugal	Japan
Sweden	France	Spain	
	Germany	Switzerland	
	Ireland	United Kingdom	
	Italy		

#### Permitted Domiciles (*collective investment schemes & structured products*)

Austria	Germany	Norway
Belgium	Ireland	Portugal
Cyprus	Italy	Spain
Denmark	Luxembourg	Sweden
Finland	Malta	Switzerland
France	Netherlands	United Kingdom

Postal address: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland  
Switchboard: +353 1 487 07 00  
Fax: +353 1 487 07 04  
E-mail us at: sales@seb.ie

SEB Life International Assurance Company Designated Activity Company trading as SEB Life International is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland. Registration number 218391. Past performance is not a reliable guide to future performance. The value of investments may go down as well as up. All information is correct as at June 2016 but is subject to change.