

SEB Life International Permitted Assets and Exchanges

General

The appointed asset manager may instruct the purchase or sale of the following asset types provided always that (1) there are sufficient funds in the cash account/sufficient assets in the custody account and (2) the assets selected meet any relevant diversification, exchange and additional restrictions criteria specified below. Any questions relating to permitted investments should be referred to SEB Life International on Dealing@seb.ie.

Please note that SEB Life International may update this document at any time at its absolute discretion.

Permitted Asset Types : Investment is permitted in the following asset types provided the assets meet any relevant diversification, exchange and additional restrictions criteria specified below:

- Fixed Deposits*
- Major Currencies
- Equities, Bonds, Exchange Traded Funds (ETF), Exchange Traded Contracts (ETC) listed on regulated markets
- Bonds
- Regulated Collective Investment Schemes
- Experienced Investor Funds
- Non-EEA Mutual Funds, Non-UCITs
- Private Equity/Venture Capital Funds (SICAR)*
- Structured Products

*see Additional Restrictions Criteria

Permitted Stock Exchanges – Primary Stock Exchanges

Investment is permitted in assets on primary stock exchanges.

Diversification Limits

The asset manager must adhere to the appropriate allocation ranges and diversification limits specified below:

Asset Category	Allocation Range	Diversification Limits (as % of portfolio value)
Cash and Cash Equivalents	0% - 100%	No Limits
Equities (listed on a regulated market)	0% - 100%	Maximum 20% per instrument
Bonds (Government & Investment Grade > BBB-)	0% - 100%	Maximum 20% per instrument
UCITS and regulated funds	0% - 100%	No Limits
Other:	0% - 50%	Maximum 10% per instrument
- Limited Partnerships		
- QIFs / SIFs / SPVs		
- Structured Products		
- Hedge / Private Equity		
- Property Funds		

Additional Restrictions Criteria

The following additional restrictions apply to the asset types specified.

Fixed Deposits	Credit Institution credit rating AAA to BBB-
Private Equity/Venture Capital Funds	No capital calls
	No distribution recall
	No additional capital commitments

Individual custodians may have operational and custodial requirements that restrict the Assets they will accept.