

Wealth Portfolio for Portuguese residents

Policy Conditions 2018

(Updated 2018-02-27)

SEB Life International

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1. Policy

1.1. Parties

The parties are the Policyholder and SEB Life International Assurance Company Designated Activity Company, a limited liability company established under Irish law, whose registered office is at Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland, with registration number 218391 and tax payer number 8218391D ("SEB Life International").

1.2. Preconditions

The Wealth Portfolio is a single premium, whole of life, unit-linked life assurance Policy. The Policy is governed by the terms and conditions provided in the Policy Conditions (including these General Policy Conditions).

The Policy is based on the information provided by the Policyholder or the Life Assured in the Application form to SEB Life International. In the event of such information being incomplete or inaccurate, or the non-disclosure of a material fact, SEB Life International may adjust the benefits under the Policy or refuse to pay a claim. If the Policyholder does not agree to the amendment, SEB Life International may terminate the Policy. If the information was given or omitted intentionally, the Policy may be void.

Regulations related to cash accounts, custody accounts and funds will also be applied to the Policy, and as applicable, the regulations applied in stock exchanges and markets regarding the assets linked to the Policy. However, terms and conditions in regulations related to custody accounts and asset management, concerning the right of the asset managers or others to pledge or in any other way

use the assets or cash connected to the Policy, are not applicable.

In addition to the above mentioned, the existing regulations from time to time, both Portuguese and Irish, regarding for example anti-money laundering and other regulations might be applicable to the Policy and might imply obligations upon SEB Life International as well as the Policyholder.

The Policyholder is obliged to keep SEB Life International informed of any change in residence, tax residence or of address.

1.3. Policy commencement

Provided that a Policy becomes effective between SEB Life International and the Policyholder, SEB Life International's responsibility for insurance claims enters into force the day after SEB Life International has approved the Application and accepted the initial premium.

2. Premiums

2.1. Payment of the premium

Compliant with the Policy, it is the obligation of the Policyholder to pay the premium agreed upon in the Policy Schedule.

2.2. Different premiums

The following alternatives can be agreed upon in the Policy:

- Initial premium, which means the premium paid at Policy commencement;
- Additional premium, which is an optional additional premium.

For each premium paid, 1% is considered to cover the risk element of the Policy and the remainder relates to a capitalised amount.

2.3. SEB Life International's entitlement to request an additional premium

In certain situations, SEB Life International is entitled to request a separate additional premium from the Policyholder. Such a situation develops when:

- The value of the assets linked to the Policy is lower than the expected fees and taxes of the Policy until the next charging of fees;
- The assets linked to the Policy cannot be sold at the time when SEB Life International is charging the fees;
- The Encashment Value of the Policy falls below the minimum Policy Value of 5 000 €, or currency equivalent, plus any outstanding fees.

Any additional premium requested shall be no higher than the amount that raises the Policy's Encashment Value to the minimum Policy Value. The additional premium must be paid within one month of the request for payment sent by SEB Life International. If the premium is not paid, SEB Life International has the right to terminate the Policy and perform a full encashment. See condition 8.1. "Full Encashment."

3. Investment of premiums

SEB Life International has custody and asset management agreements with several authorised custodians and asset management companies. The Policyholder has the right to select the custodian and asset manager from amongst those specified by SEB Life International.

Premiums will be invested in one or several assets based on instructions provided by the appointed asset manager. If no special investment instruction is provided, the new premium will be invested in the cash account linked to the Policy.

The Policyholder's attention is drawn to the fact that SEB Life International does not provide any advice as to the choice of investments made by the appointed asset manager, and that the choice of such investments will, along with a chance of gain, generate a risk of loss resulting from the fluctuations of the value of the underlying assets.

The Policyholder will not be entitled to participate in shareholders' meetings, which the assets linked to the Policy might otherwise provide. SEB Life International owns the assets linked to the Policy, but is not responsible for the performance of the Policy or assets. Furthermore, SEB Life International does not guarantee any minimum return on investments or any minimum benefits under the Policy. The Policy does not grant the Policyholder with the right to profit sharing. The value of return is linked at all times to the value of the Policy.

3.1. Investment time

The initial premium – likewise an additional premium – will be invested on the cash account linked to the Policy as soon as possible after SEB Life International has approved the Policy Application and received the premium.

3.2. Time to switch assets

An asset will be switched with another asset as soon as possible after SEB Life International or the asset manager has received the request to switch one asset with another.

3.3. Permitted assets

Investments can be made in assets approved by SEB Life International at any given time, if there is sufficient cash in the cash account linked to the Policy. Please refer to the list of Permitted Assets and Exchanges Portugal for details.

SEB Life International does not accept responsibility for any adverse tax consequences due to the choice of assets held in the Policy.

3.4. Liquidation of assets

The asset manager is required to sell assets that fail to meet any relevant diversification, exchange and additional restrictions criteria specified in the list of Permitted Assets and Exchanges Portugal. For example, this may occur in a situation where, as a result of the asset manager's investment decision, SEB Life International has an ownership stake in a corporate entity which SEB Life International considers to be excessively high. SEB Life International reserves the right to sell assets that are not compliant if the asset manager does not sell the assets on request by SEB Life International. SEB Life International is not liable for any loss resulting from such a sale.

Investments may not be made to such extent that SEB Life International could be required to bid for the remaining shares in that company or to be seen as the main shareholder of that company. SEB Life International has the right to fully or partially liquidate such shareholdings and such a sale will start with those Policies that last invested in the company. SEB Life International is not liable for any loss resulting from the sale of shares.

3.5. Dividend

Unless otherwise stated in these conditions, dividends etc. from assets, unless otherwise reinvested, are invested in the cash account linked to the Policy as soon as possible after they have been received by SEB Life International.

4. Custody and asset management

The Policyholder has the above mentioned right to select the asset manager for the assets linked to the Policy from amongst the asset managers specified by SEB Life International at a given time. The Policyholder and the asset manager will jointly create a suitable investment strategy for the Policyholder, which will be attached to the Policy Application.

The Policyholder also has the right to select the custodian for safekeeping of the assets linked to the Policy from amongst the custodians specified by SEB Life International at a given time.

If the Policyholder does not select a custodian or an asset manager, the safekeeping and management of assets and cash will be entrusted to SEB.

SEB Life International reserves the right to make a decision to not allow, or to terminate an agreement with a given custodian or asset manager at any time. If SEB Life International makes the above mentioned decision, the Policyholder will have to select another custodian and/or asset manager from amongst the custodians and asset managers specified by SEB Life International at that time. The Policyholder will need to inform SEB Life International in writing about his or her selection, no later than 14 days from the date when SEB Life International informed the Policyholder that the custodian or the asset manager in question was no longer allowed. If the Policyholder does not select a new custodian or asset manager within the prescribed time, SEB

Life International has the right to transfer the asset management, custody and management of the cash account to SEB.

SEB Life International also has the right to temporarily transfer the asset management, custody and cash account management to another custodian and asset manager without first informing the Policyholder in the event that it must be done without delay. Such a temporary transfer may take place due to a custodian or an asset manager no longer having the necessary permits to operate, is insolvent, or that there are other circumstances that call for urgent action from SEB Life International in order to protect the Policyholder's interests. If such a transfer occurs, SEB Life International is as soon as possible to prepare for the Policyholder the opportunity to choose from among the custodians and asset managers appointed by SEB Life International and under the conditions stated above.

Because the assets that are approved may vary between custodians, a change of custodian may mean that some holdings must first be sold. Such a sale will be carried out in the same way as any assets no longer approved, as stated in condition 3.4 "Liquidation of Assets" above.

SEB Life International is not responsible for the consequences of a custodian or asset manager becoming insolvent, or for other circumstances of the custodian or the asset manager that may affect the value of assets in the custody- and cash accounts or the possibility of getting access to the assets from the custodian. SEB Life International's commitment in relation to the Policyholder is always based on the actual value of the assets linked to the Policy.

The "Execution Only" option is a non-standard investment management form only offered to Policyholders who have expressly requested it. If the "Execution Only" is requested, the Policyholder hereby further confirms to SEB Life International Assurance Company DAC ("SEB Life International") that he/she fully understands:

1. The general tax features related to a policy of insurance held by a resident of Portugal;
2. The potential tax implications and risks of his/her decision to have no investment manager appointed to the Policy.
3. The fact that the underlying assets of the Policy are under the sole ownership of SEB Life International.
4. That he/she will comply with the permitted assets and exchanges set out in the appendix to this form.

The Policyholder further understands that SEB Life International has not provided any tax or legal advice and recommends him/her to seek independent legal and tax advice in light of his/her particular situation.

5. Policy valuation

The Policy Value will be calculated using the latest prices available to SEB Life International. If the Policy contains assets that do not have a price, these assets will be valued as the net amount of money that, in the opinion of the valuer from time to time appointed by SEB Life International, would be received if these assets were realised.

6. Reclamation

Investment of the premium

The Policyholder must within a reasonable time notify SEB Life International of any mistakes or deficiencies in the investment of the premium.

In terms of responsibility for investment in a custody account and instructions given to custodians and asset managers, see condition 14.1. "The insurer's liability for damages."

Switching assets

SEB Life International is not responsible for the switching of assets or the consequences of the switches made by the asset manager selected by the Policyholder. SEB Life International is also not responsible for any negligence or action of the asset manager regarding the switching of assets.

SEB Life International does not make any assessment of the suitability (other than as required by Irish Insurance legislation in respect of the admissibility of assets) of the individual assets held by the Policy.

SEB Life International is not responsible for the performance of the underlying assets held by the Policy.

7. Charges

SEB Life International charges fees to cover the costs of administration, life cover and other expenses. These fees will become effective from the day when the Policy enters into force. Unless the Policyholder is otherwise notified, the fees arising from administration and life cover are charged:

- at the end of each quarter, or
- at some other time, which SEB Life International will inform to the Policyholder at the beginning of the year, or

- at some other time in connection with an event essential to the Policy. An essential event means here, for example, death claim, encashment or termination.

SEB Life International will deduct the fees from the cash account linked to the Policy. The Policyholder is responsible for ensuring that the funds of the cash account cover the fees every time the charge is due. If the funds of the cash account do not cover the fees, SEB Life International has the right to sell assets linked to the Policy at its own discretion to cover the fees.

When SEB Life International sells assets of the Policy, it has the right to charge the fee arising from the administrative work related to the sale of the assets. SEB Life International confirms the fees quarterly. If the assets linked to the Policy cannot be sold when SEB Life International is charging the fees, SEB Life International is entitled to request an additional premium from the Policyholder to cover the fees due.

SEB Life International reserves the right to charge the Policyholder in the future for the fee corresponding to the tax imposed on SEB Life International, provided that the tax concerns a certain Policy.

7.1. Annual fee

Fees for administration, life cover and other expenses are charged with a fixed fee and a variable fee based on the Policy Value. The fees will be stated in the Policy Schedule.

7.2. Encashment fee

SEB Life International has the right to charge a fee in connection with full or partial encashment within one year of the Policy commencement. The fee will be stated in the Policy Schedule.

7.3. Fees for custody and asset management

Furthermore, compliant with the valid contracts at the time, fees and costs of the asset manager and custody fees of the assets linked to the Policy will be charged. These fees and costs will be charged the same way as SEB Life International's fees.

8. Encashment

8.1. Full encashment

The Policy may be fully encashed at any time. A request to encash a Policy shall be made in writing to SEB Life International with an instruction of how the payment should be made within the ways SEB Life International provides. An individual requesting an encashment must verify his/her right to the payment amount.

The Encashment Value payable will be the Policy Value after all of the assets linked to the Policy have been realised, less the accumulated charges and other fees of the Policy, possible taxes and the encashment fee, if any.

Where the Policy is invested in illiquid assets SEB Life International reserves the right to defer the encashment, either in whole or in part, until such time as it is able to realise those assets.

SEB Life International is not obliged to find a buyer for the assets of the Policy. For the purposes of this section and if jurisdiction rules permit, if difficulties arise in selling the assets of the Policy, SEB Life International may choose instead to transfer the assets to the Policyholder after deducting the encashment fee, if any, together with any external expenses, taxes, duties and other charges incurred

by SEB Life International in connection with such a transfer.

The Policy will terminate following a full encashment.

8.2. Partial encashment

The same rules will be applied for partial encashment as for full encashment. The amount of the encashment is, however, restricted so that 5 000 €, or currency equivalent, must remain in the Policy after a partial encashment. If the value of the Policy goes below 5 000 €, or currency equivalent, SEB Life International has the right to terminate the Policy.

9. Nomination of beneficiary

The Beneficiary is the individual to whom the death benefit shall be paid, if the Policyholder has drafted a statement to this effect. The Policyholder is entitled to nominate a Beneficiary(s) by notification in writing to SEB Life International.

If the Policyholder is a minor, his/her parent(s) or guardian(s) must represent him/her on the Policy.

If the Policyholder is a minor he or she must have his/her parent(s) or guardian(s) enter into the Policy for him/her.

10. Death benefit

On the death of the Relevant Life Assured, SEB Life International will pay the death benefits from the Policy subject to receiving a completed and satisfactory death claim. The death benefit is 101% of the Encashment Value, as specified in the Policy Schedule.

10.1. Requesting a death claim

SEB Life International shall be notified of the death of the Relevant Life Assured in writing as soon as possible. This shall be done by providing the following information:

- a) proof of death
- b) a complete and valid death claim form
- c) proof that the person requesting the death benefit is entitled to the benefit.

The same applies to the individual requesting to take over the right to the Policy upon the Policyholder's death. The documents and other information relevant to assessing SEB Life International's liability shall be obtained and submitted at no expense to SEB Life International.

11. Payment of benefits

11.1. Receiver of the death benefit

The death benefit will be paid to the Beneficiary on the death of the Relevant Life Assured. This applies regardless of whether the Policyholder is alive or not at the time of payment.

However, in the event that the Beneficiary shall die prior to the date of death of the Relevant Life Assured, then the death benefit will be paid to the Policyholder or to the Policyholder's estate if the Policyholder is deceased. If the nomination of such Beneficiary was irrevocable, then the death benefit will be paid to the estate of the irrevocable Beneficiary.

In the event that the Beneficiary and Relevant Life Assured shall die at the same time, then the death benefit will be paid to the estate of the Beneficiary.

If there is more than one Beneficiary, (including where some are expressed to be irrevocable and others not), any heirs who receive entitlements under this clause shall take the death benefit in proportion to the share attributed to the relevant Beneficiary.

If there is no Beneficiary nominated on the Policy then the death benefit is payable to the Policyholder, or to the Policyholder's estate if the Policyholder is deceased.

11.2. Date for payment

The payment shall be made at the latest one month after the individual claiming the payment has fulfilled his /her obligations outlined above or at a later date when the asset(s) have been sold.

When the Policy is invested in illiquid assets SEB Life International reserves the right to defer the payment, either in whole or in part, until such time as it is able to realise those assets.

SEB Life International is not obliged to find a buyer for the assets of the Policy. For the purposes of this section and if jurisdiction rules permit, if difficulties arise in selling the assets of the Policy, SEB Life International may choose instead to transfer the assets to the Policyholder after deducting the encashment fee, if any, together with any external expenses, taxes, duties and other charges incurred by SEB Life International in connection with such a transfer.

If a payment is requested and there is reason to investigate whether the details that form the basis of the Policy are incorrect or incomplete, SEB Life

International reserves the right to withhold the payment until one month after the investigation has been concluded.

12. Specific exclusion

In the event of the death of the Relevant Life Assured by his or her own act (whether illegally or otherwise) within one year from the date of commencement of the Policy, SEB Life International shall not be liable to make any payment above the Encashment Value under the Policy.

13. Assignment and Pledge

The assignment of the entire contractual position of the Policyholder under the Policy requires the prior written consent of SEB Life International. The Life Assured shall be notified of the transfer, in writing, by the respective transferor, although his/her consent shall not be required.

The pledging of the Policy, as may be exercised by the Policyholder, shall require the prior written consent of SEB Life International. The consent of the Life Assured and of the Beneficiary shall not be required for such purposes. In any event, such security shall comply with the terms of the Policy, without prejudice to any other applicable law. Pledging of the Policy is not possible if the Beneficiary nomination is made irrevocable.

Neither the Beneficiary nor the Life Assured may assign or encumber their rights under the Policy.

In case of death of the Policyholder prior to the death of the Relevant Life Assured, the entire contractual position of the Policyholder under the Policy shall be transferred, as an assignment of the Policyholder's contractual position, to the estate of the Policyholder. In the event that the Beneficiary and the Policyholder shall die at the same time

(again, prior to the death of the Relevant Life Assured), the Policy is assigned to the estate of the Beneficiary.

14. Limitation of liability of the insurer

14.1. The insurer's liability for damages

SEB Life International is not responsible for a loss that may arise from changes in law, legislation, authority action or regulation, war, act of terror or other corresponding circumstances.

SEB Life International is not held responsible for the custodian's failures in conducting their business.

SEB Life International is neither held responsible for any consequences related to eventual insolvency of the chosen custodians nor any other circumstances that could affect the value of the assets in the Policy or custody accounts nor difficulties in withdrawing these assets. SEB Life International's responsibilities towards the Policyholder are always based on the current value of the assets in the Policy or custody accounts as well as SEB Life International's possibilities in securing these assets from the custodians. The Policyholder therefore does not have more rights than if he had been a direct client to the custodians, apart from the terms in the Policy Conditions. SEB Life International is considered to be only one customer in respect of any custodian according to applicable deposit protection legislation. Therefore, regardless of how many accounts are held with a custodian, SEB Life International's deposit protection is limited to that of a single depositor where the protection is applicable. The guarantees regarding cash are therefore extremely limited in case of a custodian bankruptcy and it is up to the Policyholder to stay wary and act accordingly should the custodians file for bankruptcy.

SEB Life International is not held responsible for any damages that may arise from the negligence of the asset manager or their actions. SEB Life International will not monitor the actions of the asset manager or make sure that they follow the instructions received, it is therefore up to the Policyholder to ensure that the asset manager correctly executes all instructions received and rectifies any eventual problems that may occur as a result of the asset manager's negligence whilst dealing with the assets linked to the Policy.

SEB Life International will not provide any investment advice. SEB Life International makes no representations as to the suitability and bona fides of the asset manager or custodian.

SEB Life International does not accept responsibility for the returns on the underlying assets nor for the performance of the asset manager or any other party connected with the operation of the account. The Policyholder is expected to understand and accept the risks involved with the various investment alternatives. SEB Life International will make no assessment of whether the chosen course of action for the investments and the Policy itself are appropriate with regards to the individual Policyholder.

Furthermore SEB Life International is not held responsible to cover any losses incurred if SEB Life International has maintained its standard of vigilance.

14.2. Obligation to disclose information

According to article 24 of the Insurance Contract Law, the Policyholder and the Life assured are obliged to declare accurately SEB Life International, all information that is known and reasonably could have significance for the assessment of risk by SEB Life International. The obligation to

disclose information shall extend to information not requested on the Application form. The consequences of supplying inaccurate information, or omitting information are regulated by articles 25 and 26 of the Insurance Contract Law.

14.3. Incorrect information in the case of a death benefit claim

If the Beneficiary or another party who claims benefits following an event leading to payment, has given inaccurate information or has omitted information which is significant for the assessment of the claim the death benefit can be reduced in accordance with law.

14.4 Incontestability

SEB Life International undertakes not to invoke the existence of negligent ("negligente") omissions or inaccuracies in the representations, statements or disclosures contained in the Application form after a two year period from its knowledge thereof, except if the Policyholder has acted with wilful intent ("dolo"). It is understood that wilful intent ("dolo") means knowledge on the part of the Policyholder that the representations, statements or disclosures contained in the Application are inaccurate, incorrect or false.

15. Change in Legislation

SEB Life International reserves the right to change these conditions during the validity of the Policy, if the reason for the change is a change in legislation in Portugal or abroad, authority regulations or a change in the application of law. In addition to the cases mentioned separately in these conditions, SEB Life International has the right to change these conditions if the change can generally be considered

to benefit the Policyholder, or if the general pre-conditions change so that changing the conditions is justified, when taking into account the special characteristics and other special circumstances.

Such a change will enter into force one month after SEB Life International has informed the Policyholder about the change and delivered the new Policy Conditions, or at an earlier date stipulated by law. Any change that, in general, can be deemed insignificant to the Policyholder can be made without having to inform you.

16. Cancellation rights

The Policyholder may elect to cancel the Policy within a 30 day period starting on the date on which the Policy Schedule is deemed to have been received. The decision to cancel the Policy must be notified to SEB Life International in writing on or before the thirtieth day following the deemed receipt by the Policyholder of the Policy Schedule.

Following a valid request to cancel the Policy, SEB Life International will refund the premium less an amount equal to the fall in Policy Value (if any). It is possible that the shortfall in the amount refunded on cancellation could be high, depending on the nature of the asset selected, and could even equal the premium paid.

17. Definitions

Term	Description
Application form	The form issued by SEB Life International and completed by the Policyholder, in application for the Policy.
Asset manager	The investment firm which the Policyholder has chosen relating to the management of the assets linked to the Policy at a given time.
Asset management	Management of the assets which are linked to the Policy at a given time, and which are agreed upon with a separate asset management contract with full power of attorney.
Assets	Funds and other financial instruments that are permitted to invest in at any given time.
Beneficiary	The Beneficiary is the individual to whom the death benefit shall be paid, providing that the Policyholder has nominated a Beneficiary in writing to SEB Life International. A Beneficiary's rights are restricted as set out in condition 13. The rights of an irrevocable Beneficiary are further set out in condition 11 and the Application form.
Custodian	The institute responsible for managing the custody and cash account, and safekeeping the assets linked to the Policy.
Death claim form	The form issued by SEB Life International from time to time for an application for payment of death benefit.
Encashment Value	The Policy Value after liquidating concerned assets less the encashment fee, if any, and the accumulated taxes, charges and other fees of the Policy.
Life Assured	An individual aged 14 years or older whose life is insured by the Policy. A Life Assured's rights are restricted as set out in condition 13. The life or lives assured are specified in the Policy Schedule.
Policyholder	Owner of the Policy.
Policy Conditions	The General Policy Conditions, the Policy Schedule, the Product Information Notice, Application form, Nomination of beneficiaries form and the Death claim form.
Policy Schedule	The document into which the essential content of the Policy has been written.
Policy Value	The total value of the assets linked to the Policy, and Policy valuation shall mean any statement issued by SEB Life International setting out the Policy Value.
Product Information Notice	The informative note explaining the features of the Policy.
Relevant Life Assured	For a single life Policy, the Life Assured, or for a joint life Policy, the last to die of the lives assured.
SEB	Skandinaviska Enskilda Banken AB (publ) or other company which is part of the SEB Group.

18. Queries and Complaints

Our aim is of course that you as a customer always be satisfied with us. If you are dissatisfied with the service that we provide, we would like you to contact us. Perhaps it is a pure misunderstanding or that all the facts have not come through. A new contact is often sufficient to solve the issue.

However, if you feel that the problems remain unresolved, or are of a more serious nature, they may be referred in writing to the regulators in Portugal:

Autoridade de Supervisão de Seguros e Fundos de Pensões Avenida da República, 76,
1600-205 Lisboa

Comissão do Mercado de Valores Mobiliários
Rua Laura Alves, 4
1050-138 Lisbon

Or the Financial Services Ombudsman in Ireland:
Financial Services Ombudsman's Bureau
3rd Floor, Lincoln House,
Lincoln Place,
Dublin 2, Ireland

Making a complaint will not prejudice the right to legal action.

When the Policyholder resides in Portugal the disputes between the parties will be a matter for the Portuguese courts.

19. Law

This Policy is issued by SEB Life International in the Republic of Ireland and will be governed by the Law of Portugal and subject to the jurisdiction of the courts of Lisbon.

If the Policyholder is not Portuguese and lives permanently in an EEA country other than Portugal, Portuguese legislation will be applied to the extent it is possible according to the legislation of the Policyholder's country of residence. Otherwise the law of the country of residence is applied.

If the Policyholder is a legal entity, and the location the Policy concerns is in an EEA country other than Portugal, the law of the country in question will be applied.

When defining which country's law will be applied, the situation at the time the Policy comes into force is decisive.

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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. Registration number 218391. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland. SEB Life International Assurance Company DAC is duly registered for the pursuit of the life insurance business within the Portuguese territory on a freedom to provide services basis, and is duly registered for such purposes with the Portuguese Insurance Supervisory Authority (Autoridade de Supervisão de Seguros e Fundos de Pensões or "ASF") under number 4862 (ASF - Detalhe da seguradora). SEB Life International Assurance Company DAC carries out its activities in accordance with the principles of legality which are applicable to it in respect of marketing and information to consumers. Holders of policies issued by SEB Life International Assurance Company Designated Activity Company should note that the regulatory system may be different to that of Portugal. 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 February 2022 but is subject to change.