

Wealth Portfolio – Price list SEB Life International

The regulatory minimum for the first premium is EUR 100,000 or equivalent value in another currency. Note that the recommended premium is EUR 250,000 or equivalent value in another currency. The following pricing is available on Wealth Portfolio applications.

Annual fees

Fixed fee of EUR 250 per policy per annum.

Variable fee per annum.

Policy value in EUR

From	To	Variable fee per annum
0	500,000	0.45 %
500,000	5,000,000	0.25 %
5,000,000	10,000,000	0.15 %
10,000,000	>	0.10 %

Pricing Example: EUR 7,000,000

- Fixed fee of EUR 250 p.a.
- 0-500,000. Variable fee of EUR 2,250. ($500,000 * 0.0045 = 2,250$)
- 500,000-5,000,000. Variable fee of EUR 11,250. ($4,500,000 * 0.0025 = 11,250$)
- 5,000,000-7,000,000. Variable fee of EUR 3,000. ($2,000,000 * 0.0015 = 3,000$)
- Accumulated fees for EUR 7,000,000 p.a. EUR 16,750. ($250+2,250+11,250+3,000 = 16,750 \sim 0.2393 \%$)

Notes:

- The variable fee is based on the value and fee in each tier as described in the example above.
- Fees are deducted quarterly and based on the value of the Wealth Portfolio. Pricing example above is calculated on a fixed value.
- Early encashment fee of 1% applies for full or partial encashments within the first year.
- Life insurance cover of 1% is included in the policy at no extra cost as long as the insurance value is less than 500 MEUR. For amounts exceeding that amount a surcharge of 1% will be applied. A death benefit of 101% is paid at the event of death of Life assured. Maximum age of Life assured upon application is 75 years of age.
- Please refer to the Policy Conditions and product literature for further details of the Wealth Portfolio.

Fees for Asset Management and Custody services with SEB International Private Banking are not included. The Policyholder has the right to receive information, upon request to SEB Life International, about commission or fees paid to the custodian or asset manager.

Note!

It is important to ensure that there is sufficient liquidity in the cash account at the end of each quarter to cover the policy fees.

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