

# PRICE LIST OF UNIT-LINKED INSURANCE 18-1

The present price list has been set forth pursuant to Unit-Linked Insurance terms and conditions UL' 18  
Valid as of 1.09.2018

## 1. Unit-linked insurance fees

	Fee type	Amount of fee
1.1	Premium fee	1% from premium received
1.2	Insurance Contract's administration fee	1.1% per annum of the Accumulated Capital The minimum monthly Insurance Contract's administration fee is 2 euros. The Insurance Contract's administration fee is calculated and subtracted from the Accumulated Capital once a month.
1.3	Fees for life cover and supplementary covers	Fees for life cover and supplementary covers depend on the amount of life cover and supplementary cover, age of the insured person and risk degree. Fees rates applicable to the contract could be given at Client's request. Fees for life cover and supplementary covers are calculated and subtracted from the Accumulated Capital once a month.
1.4	Fee for returning part of Accumulated Capital and surrender fee	0 euros
1.5	Fee for the redistribution of the Accumulated Capital in Investment Solutions	0 euros for 4 redistributions per insurance year and 15 euros for each consecutive
1.6	Fee for amendments to contract	8 euros for each time
1.7	Fees on investment solutions charged by asset manager of specific investment solution	The fees are taken into account in calculation of the Investment Solution's unit price.

*Fees stated in 1.5 – 1.6 shall be subtracted from the Accumulated Capital.*

## 2. Limitations

2.1	The minimum regular insurance premium is 30 euros per month. The minimum lump sum insurance premium is 1 000 euros.	
2.2	The minimum out payment is 300 euros in case of returning part of Accumulated Capital	
2.3	The minimum value of the Accumulated Capital after returning part of Accumulated Capital is 500 euros.	
2.4	If surrender value is less than 5 euros, no surrender value is paid out.	
2.5	The minimum amount of the life insurance sum	0 euros
2.6	Capital multiplier	101% from Accumulated Capital. It is applied to the Accumulated Capital on the day when the insurance benefit is calculated.
2.7	Maximum limit for the amount of the supplementary insurance critical illness cover	100 000 euros
2.8	Maximum limit for the amount of the supplementary insurance accidental death cover	100 000 euros
2.9	Maximum limit for the amount of the supplementary insurance accidental disability cover	100 000 euros
2.10	Maximum limit for the amount of the supplementary insurance accidental trauma cover	30 000 euros
2.11	Age limits of insured person and insurance period	Minimum age of insured person at the time conclusion of the contract is 18 years. Maximum age of insured person at the time conclusion of the contract is 78 years. Maximum age of insured person at the end of the contract is 80 years. If supplementary critical illnesses cover is chosen in the contract, it expires on 66 <sup>th</sup> birthday of the insured person. The insurance period can be in full years only.

Mandatum Life Insurance Company Limited Eesti filiaal shall have the right to amend this document during the period of validity of the insurance contract.