



## ALPHA LIFE PLAN | LIFE PROTECTION PLAN

### Life Protection Plan

Alpha Life Plan allows you to choose your Insurance Coverage, based on the age of the insured and the annual premium, including policy fees.

| Monthly Premium | Annual Premium | Insurance Coverage |
|-----------------|----------------|--------------------|
| €50             | €600           | €9,000             |
| €75             | €900           | €13,500            |
| €100            | €1,200         | €18,000            |
| €150            | €1,800         | €27,000            |
| €200            | €2,400         | €36,000            |
| €250            | €3,000         | €45,000            |
| €300            | €3.600         | €54.000            |
| €350            | €4.200         | €63.000            |
| €388            | €4.656         | €69.480            |

Insurance coverage in case of death is the insured capital or the total amount of the investment account, whichever is greater.

### Flexible Insurance Coverage

You may increase or decrease your Insurance Coverage throughout the duration of the policy.

#### 1. Choice of Plan with a Minimum Insurance Coverage of €600

Possibility to choose a plan with a minimum life insurance coverage of €600, irrespective of the amount of the annual premium, with the purpose of allocating the premium mainly for investment purposes.

#### 2. Creation of Additional Insurance Policy for Existing Clients

Possibility to create an additional insurance policy for existing Clients, with a maximum total life insurance coverage of €69.480.

#### 3. Cost of Living Adjustment Option

The policy allows you to apply an automatic premium increase from 3% to 12% per year, to make up for the direct deflation of your investment.

#### 4. Possibility of Tax Exemption

Given that premium payments are recognised by tax authorities, they are deducted from your total annual taxable income, irrespective of your status (salaried person,

freelance professional, pensioner etc.). A lower annual taxable income means you will pay less annual tax.

**5. Option to Interrupt the Payment of Premiums**

From the moment your policy reaches a satisfactory value, in case you have a child, you may request the temporary interruption of your premium payments, whilst the amount already credited in your account will continue to participate in the investment funds of your choice.