

ALPHA LIFE PLAN | INVESTMENT PLAN

Investment Plan

You can design your investment strategy based on your investment profile.

Key Features:

1. Simultaneous Multiple Investment Options – Investment Funds

You can choose to participate simultaneously in any investment fund. You may change your investment options up to four times a year.

- ✓ **Global Fixed Income** – Low Risk
- ✓ **Global Equity** – High Risk
- ✓ **Cash** – Low Risk
- ✓ **Global Balanced** – Medium Risk

2. Choice of Lump Sum Payment

Whenever you wish, you can make additional payments to the investment funds and increase the number of investment units credited to your policy. Lump sum payments are invested at 100%.

Automatic Guaranteed Increase of Investment Premium

Duration in years	% Allocation in the 1 st year	% Allocation in the 2 nd year	% Allocation from the 3 rd until the 10 th year	% Allocation from the 11 th year onwards
10	45%	100%	103%
15	30%	100%	103%	105%
20	15%	85%	103%	105%
25	0	70%	103%	105%
30	0	55%	103%	105%

- Guaranteed investment percentage of 103% on the net invested premium from the 3rd until the 10th year
- Guaranteed investment percentage of 105% on the net invested premium from the 11th year until the year of expiry of the policy.

Automatic Allotment of Investment Units

- Allotment of free investment units from the end of the 5th year and for each subsequent year until the last year preceding the expiry of the policy, based on its terms
- Upon the expiry of the policy, credited units are increased by 1.5%. This allotment essentially decreases the 5% difference between the offer price and the surrender value.