



## WHAT HAPPENS IF INVL LIFE IS UNABLE TO PAY OUT?

The product is not covered by the Investors' Compensation Fund or the Deposit Guarantee Fund. The investor may lose all or part of return and the capital he or she has invested in the investment basket. If the insurance company is placed in liquidation or bankruptcy, the interests of the policyholders are secured such that all insurance receivables, regardless of the insurance class and line, hold first preference to all of the company's assets during the company's liquidation and bankruptcy above all other receivables targeted at the company.

## WHAT ARE THE COSTS?

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10 000 per year is invested

	IF YOU SURRENDER AFTER 1	IF YOU SURRENDER AFTER 2	IF YOU SURRENDER AFTER 4 YEARS
<b>Total cost</b>	86,00 EUR	181,59 EUR	404,81 EUR
<b>Annual cost impact (*)</b>	0,86%	0,86% each year	0,86% each year

\*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year for underlying investment with highest costs is projected to be 6,00 % before costs and 5,14 % after costs.

### Composition of Costs

ONE-OFF COSTS UPON ENTRY OR EXIT		IF YOU SURRENDER AFTER 1 YEAR
<b>Entry costs</b>	The impact of the costs you pay when entering your investment	0,00 EUR
<b>Exit costs</b>	The impact of the costs of exiting your investment when it matures	0,00 EUR
ONGOING COSTS		IF YOU SURRENDER AFTER 1 YEAR
<b>Management fees and other administrative or operating costs</b>	0,86% of the value of your investment per year. This is an estimate based on management related cost over the last year	86,00 EUR
<b>Transaction costs</b>	0,00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell	0,00 EUR
INCIDENTAL COSTS TAKEN UNDER SPECIFIC CONDITIONS		IF YOU SURRENDER AFTER 1 YEAR
<b>Performance fees</b>	There is no performance fee for this product	0,00 EUR

Specification of Ongoing costs: investment basket's management fee 0,70% is included in Management fees and other administrative or operating costs.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended minimum holding period: 4 years

The investor can relinquish their investment at a value calculated for the investment basket on each banking day. This will not result in additional costs for the customer. In order to achieve the targeted return, the product needs to be kept for the recommended minimum investment period, i.e. 4 years.

## HOW CAN I COMPLAIN?

The customer can complain about the product, the activities of the product's developer or the party selling the product / providing advice by contacting INV L Life calling our customer service center +370 700 55 959, via traditional post or by email. The feedback or complaint will be handled according to current legislation.

**Postal Address:** INV L Life, UADB Gyneju str. 14 LT-01109 Vilnius

**E-mail:** draudimas@invl.com

Detailed complaints handling procedure is available at [www.invl.com](http://www.invl.com).

## OTHER RELEVANT INFORMATION

We will provide you with more detailed information, which you must familiarize with, in the terms and conditions of the type of insurance, the pricelist and other pre-contractual information. These documents are available for you on our website [www.invl.com](http://www.invl.com).

Note: investment baskets distributed by INV L Life (launched on 2022-07-01) do not have performance data for one complete calendar year, therefore, there is insufficient data to provide a useful indication of past performance to retail investors. This information will be updated.