

E11- Single premium payment – Infosheet

1. What is the E11 Rate?

- Rate E11 is an endowment insurance with profit participation on basis of a single premium payment.

2. How is the premium range?

- Single premium in USD or EUR min. 3000,-/max. 100.000.

3. What are the limitations of this product?

- Minimum term of the contract - 5 years, maximum - 15 years. age at the time of conclusion of the contract: 18-70 years; at the time of expiration of the contract: 75 years.

4. What are the features of this product?

- If the insured person dies during the term of the contract, the indemnification includes the invested premium plus profit shares accumulated by the day of death.
- If the contract expires, the insured sum and surplus are paid.

Example – E11- Single Premium Insurance

Man/Woman, aged 40 years - annual premium 10.000 USD. Term-15 years

Years past	Insured sum (= guaranteed benefits)	Paid up values	Surrender value	Surplus	Death benefit incl. surplus
1	11.599	11.599	8.708,94	0,00	9.999,50
2	11.599	11.599	8.838,85	71,10	10.070,60
3	11.599	11.599	9.269,92	144,86	10.144,36
4	11.599	11.599	9.403,31	221,36	10.220,86
5	11.599	11.599	9.539,02	300,68	10.300,18
6	11.599	11.599	9.677,05	382,90	10.382,40
7	11.599	11.599	9.816,23	468,10	10.467,60
8	11.599	11.599	9.958,90	556,37	10.555,87
9	11.599	11.599	9.999,50	647,80	10.647,30
10	11.599	11.599	9.999,50	742,47	10.741,97
11	11.599	11.599	9.999,50	840,48	10.839,98
12	11.599	11.599	9.999,50	941,92	10.941,42
13	11.599	11.599	9.999,50	1.046,89	11.046,39
14	11.599	11.599	9.999,50	1.155,48	11.154,98
15	11.599	11.599	11.599,00	1.353,51*	11.353,01

*) Future profits are not predictable; therefore the above shown bonuses cannot be guaranteed. They are mere forecasts, calculated on basis of the present market situation.