
Unit-linked insurance-PROLONGATION - Information sheet

1. **What is a "prolongation"?**
 - ➔ A prolongation is a premium-free contract prolongation; this is offered for unit-linked contracts.
2. **What is the duration and term of a prolongation?**
 - ➔ The prolongation starts from the expiry date of the contract and lasts for a fixed period of 5 years.
3. **What is the benefit of a prolongation?**
 - ➔ On the originally agreed expiration date of the contract, you as the policyholder are entitled to the monetary equivalent of the fund units at the price on the expiration date (=deposit value). The contract is terminated when this deposit value is paid out.
 - ➔ The prolongation is optimal for you if you do not want to eliminate the deposit value and furthermore want to remain invested (in the existing share structure at the time of expiration) for another 5 years.
4. **Are there any additional costs associated with the prolongation?**
 - ➔ The same risk and administration costs are charged as for an existing unit-linked contract, these costs are taken from the shares on a monthly basis, no deposit is required from your side.
5. **What applies to the development of the fund portfolio during these 5 years?**
 - ➔ The development of the fund portfolio depends on the investment policy specified in the fund regulations as well as on the market tendency of the individual securities (bonds, equities) held by the fund. Further is the portfolio value subject to fluctuations in the capital market and cannot be forecasted.
 - ➔ **IMPORTANT:** The risk for the price development after the start of a prolongation is entirely carried by you as the policyholder, no matter how it was already in the original basic contract.
6. **How can I get the value of the contract paid out after performing a prolongation?**
 - ➔ Before the end of the prolongation period of 5 years, you will receive the receipt with the payout amount.
 - ➔ You can also request the cancellation of the contract during these 5 years. After receiving your cancellation request, we will send you the receipt with the value as of the last working day of the previous month. Example: Medlife receives the cancellation request on 10.5. > You receive the receipt with the values as of 30.4.
 - ➔ If you wish to terminate the contract before the end of the 5 years, the value of the deposit will be paid out without any deduction (as in the case of expiry).
7. **How can I apply for a prolongation?**
 - ➔ Together with your expiration certificate, you will receive a form which must be completed and returned to Medlife no later than 2 weeks BEFORE the expiration of the contract.
 - ➔ A prolongation is NOT possible if the form is received by Medlife after the expiration of the contract.
8. **Do I have to continue paying premiums?**
 - ➔ There is no longer a premium to pay for the contract.
9. **How will I know the market value of my units?**
 - ➔ On the Medlife homepage, in the "Products / Unit-linked insurance / Factsheets" section, you will find the latest prices for your funds on a monthly basis, as well as a graph of the development. You will find the name and ISIN of the fund on your policy. Example for "Apollo 14 - ISIN: AT0000A22KG5".
10. **How will I know that the prolongation has been carried out?**
 - ➔ Medlife will send you a corresponding policy supplement as confirmation.
11. **Can I add another prolongation after the first prolongation has expired?**

No, a prolongation can be used once for 5 years.