

PURPOSE

This document provides you with key information about this investment product, which can be linked to an insurance contract. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Gold investment basket

UAB Artea Life Insurance (Artea Life Insurance) www.artea.lt Call +370 610 44447 for further information.

Bank of Lithuania is responsible for supervising Artea Life Insurance UAB.

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You are about to purchase a product that is not simple and may be difficult to understand.

WHAT IS THIS PRODUCT?

Type: The investment basket, which is an investment product specified by the insurance company, to whose value development the value of the insurance can be tied. The investment basket cannot be acquired separately; it is part of unit-linked insurance.

Term: The recommended investment period is at least 4 years. This product does not have a maturity date, it is a continuous investment basket. The insurance company has a unilateral right to cancel the investment basket without a specific reason by informing the customer of the cancellation within a reasonable amount of time.

Objectives: The assets are invested in one or more transferable securities, exchange-traded funds, index funds or similar investment objects that track daily fluctuations of gold prices. Proportion of alternative investments may represent up to 30% of the assets. In order to reduce the investment risk in the event of adverse market conditions, part of the assets may be invested in money market instruments, money market funds, deposits with a maturity of 12 months or less.

Intended retail investor: The investment basket suits investors who seek typical returns for the precious metal and raw material markets and accept the risk of losing, in part or in full, the capital and/or returns linked to equity investments.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The risk indicator gives a picture of how this product's risk level relates to the risk level of other products.

The risk indicator assumes you keep the product for not less than 4 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

According to PRIIPS regulation, this product's risk level is 4 out of 7, which is a medium risk class.

The investment basket does not have capital protection. The value of investment objects may increase or decrease. The investment basket is exposed to the precious metals markets' return risk and capital risk.

Return risk and capital risk mean that investors may lose the capital that they have invested as well as the returns in part or in full.

The risk-reward profile and risk category of the investment basket are subject to change. It is not possible to predict the future development of the basket's risk and reward profile and risk category based on the historical data of the investment basket's risk category. Not even the lowest risk category (1) means that the investment is completely risk-free.

Performance

RECOMMENDED HOLDING PERIOD:		NOT LESS THAN 4 YEARS		
EXAMPLE INVESTMENT:		10 000 EUR		
SCENARIOS:		IF YOU SURRENDER AFTER 1 YEAR	IF YOU SURRENDER AFTER 2 YEARS	IF YOU SURRENDER AFTER 4 YEARS
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stressed	What you might get back after costs	5 202,73 EUR	6 348,32 EUR	5 160,74 EUR
	Average return each year	- 47,97%	- 20,32%	- 15,24%
Unfavorable	What you might get back after costs	10 020,19 EUR	10 040,42 EUR	10 081,00 EUR
	Average return each year	0,20%	0,20%	0,20%
Moderate	What you might get back after costs	10 770,12 EUR	11 599,55 EUR	13 454,96 EUR
	Average return each year	7,70%	7,70%	7,70%
Favorable	What you might get back after costs	11 781,56 EUR	13 880,51 EUR	19 266,87 EUR
	Average return each year	17,82%	17,82%	17,82%

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

WHAT HAPPENS IF ARTEA LIFE INSURANCE 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

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 is invested

	IF YOU SURRENDER AFTER 1 YEAR	IF YOU SURRENDER AFTER 2 YEARS	IF YOU SURRENDER AFTER 4 YEARS
Total cost	86,00 EUR	185,99 EUR	434,93 EUR
Annual cost impact (*)	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 8,56 % before costs and 7,70 % after costs.

Composition of Costs

ONE-OFF COSTS UPON ENTRY OR EXIT		IF YOU SURRENDER AFTER 1 YEAR
Entry costs	The impact of the costs you pay when entering your investment.	0,00 EUR
Exit costs	The impact of the costs of exiting your investment when it matures.	0,00 EUR
ONGOING COSTS		IF YOU SURRENDER AFTER 1 YEAR
Management fees and other administrative or operating costs	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
Transaction costs	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
Performance fees	There is no performance fee for this product	0,00 EUR

Specification of Ongoing costs: investment basket's 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: not less than 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. not less than 4 years.

HOW CAN I COMPLAIN?

If you want to make a complaint about a product, the person who made it, sold it or advised you about it, you can do so by email or letter. Contacts can be found below. More information on dispute resolution is available on our website www.artea.ee in the section on „Customer complaints and insurance disputes“. You can turn to an insurance conciliation body (Mustamäe tee 46, Tallinn 10621, tel 667 1800, www.lkf.ee/en/lepitusorgan) or to the Financial Supervision Authority (FSA), which is responsible for insurance supervision (Sakala 4, Tallinn 15030, www.fi.ee).

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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.artea.ee/en.

Information on investment basket, unit prices, past performance and relevant documents can be found at <https://artea.ee/en/investment-baskets-unit-prices-and-reports/index-investment-baskets/invl-fixed-income/>

For information on sustainability risks and the company's applied sustainability strategy and principles, see: <https://artea.ee/en/sustainability/>