

ALL ABOUT THE INVEST BENEFIT+ INSURANCE



Invest Benefit+ offers you the benefits of a life insurance policy and an investment, as well as specific tax advantages, all at the same time and through a single contract.

HOW DOES INVEST BENEFIT+ WORK?

Invest Benefit+ is a **life insurance** with an **investment component** that offers you both the possibility and flexibility of managing your funds in the medium and long term through various investment funds on national and international financial markets, as well as protection of your investment portfolio* in case of an unforeseen event.



Diversified Investment

We provide you **10 investment funds** in **EUR** and **8 investment funds** in **RON**. You can create a diversified and balanced investment portfolio in line with your investment profile, all under the umbrella of the Invest Benefit+ insurance.



Tax Advantage

No tax on capital gains earned, regardless of the redemption date. **No inheritance taxes** for the beneficiaries named in the policy.



Protection

Coverage of the investment portfolio **in the event of death** through the minimum guaranteed benefit of up to **EUR 200 000***. **The minimum guaranteed benefit** is granted if the value of the investment is below the level of your contribution on the date of the insured event.



Customised Premiums

You can choose the **frequency and amount of the premiums**, and later you can deposit **additional insurance premiums** of at least EUR 2 000 or RON 3 000 during the course of the insurance contract.

**according to the insurance terms & conditions*

**Insurance Contract
Duration & Currency**

Duration*: indefinite (lifetime)

Currency: EUR/RON

* Recommended minimum duration: 5 years

Premium

Contracts in EUR with a single premium

Initial premium: EUR 5 000

Additional premium: EUR 2 000

Contracts in EUR with staggered premiums

Minimum initial premium: EUR 100

Regular premiums: EUR 50 / EUR 150/ EUR 300 / EUR 600

Additional premiums: EUR 2 000

can be paid at any time

Contracts in RON with a single premium

Initial premium: RON 10 000

Additional premium: RON 3 000

Contracts in RON with staggered premiums

Minimum initial premium: RON 400

Regular premiums: RON 200 / RON 600/ RON 1 200 / RON 2 400

Additional premiums: RON 3 000

can be paid at any time

Age & Limits

No medical formalities

Age at entry into insurance:

- Minimum: 18 years
- Maximum: 75 years minus 1 day

Redemption

Partial Redemption

Possible after 6 months

Minimum amount: EUR 2 000/RON 3 000

Total Redemption

Possible after 6 months

Change in Allocation

Any time after the withdrawal period

Insured Events

Until the insured person reaches the age of 70:

- death from any cause

After reaching the age of 70 and until reaching the age of 80:

- death from accident

Investments Funds

EUR Contracts

BRD Asset Management

Short-Term Monetary

- BRD Euro Fond

Mixed

- BRD Diverso – EUR Class

Shares

- BRD Acțiuni – EUR Class
- BRD Global EUR Class
- BRD Orizont 2035 EUR Class
- BRD Orizont 2045 EUR Class
- BRD Oportunitati EUR Class

Société Générale Investment Solution

European Shares

- SG IS Fund

European Equity Quality Income

Mixed

- SG IS Fund Optimal Income

European Bonds

- SG IS Fund Euro Fixed Income

RON Contracts

BRD Asset Management

Short-Term Monetary and Bonds

- BRD Simfonia
- BRD Obligatiuni

Mixed

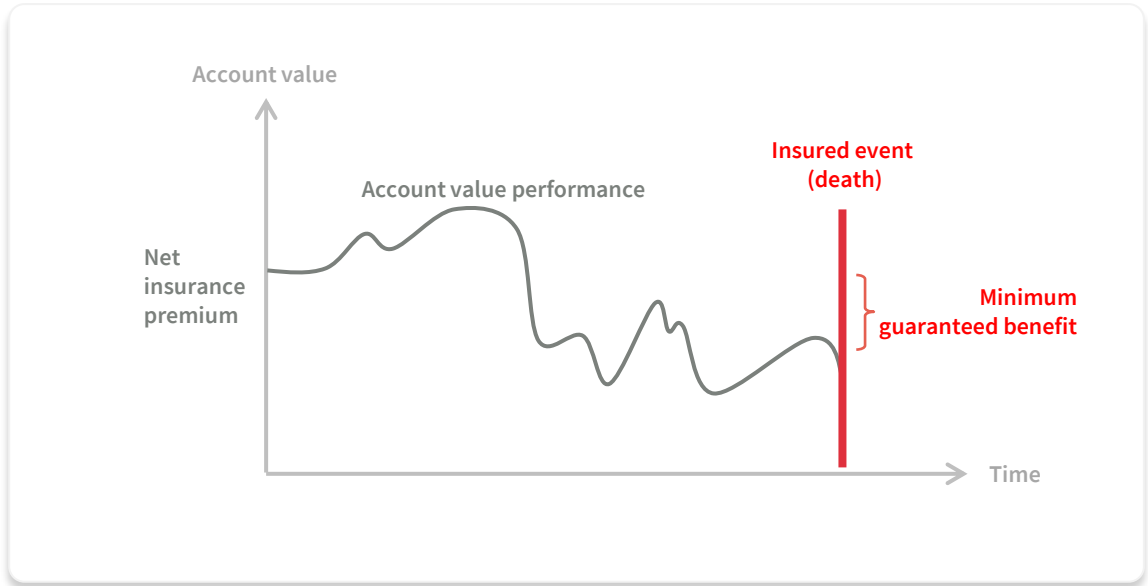
- BRD Diverso – RON Class

Shares

- BRD Acțiuni – RON Class
- BRD Global RON Class
- BRD Orizont 2035 RON Class
- BRD Orizont 2045 RON Class
- BRD Oportunitati RON Class

OCCURRENCE OF THE INSURED EVENT

At the time of occurrence of the insured event, the Minimum guaranteed benefit is granted when the account value is lower than the Net insurance premium (after deducting any partial redemption).



FEES & EXPENSES

Fees and expenses applied to the Invest Benefit+ Product

Types of expenses and fees	Value
Fee applied to the initial/staggered/single/ additional insurance premium, including the fee for authorities (the FSA* fee)	For initial, single or additional insurance premiums exceeding EUR 100,000 or the RON equivalent, BRD Asigurări de Viață may grant partial or total exemptions from the FSA fee i the standard FSA fee for written premiums is 0.7%
Management fee	0.6%/year applied monthly to the number of investment fund units in the client's portfolio i the management fee is collected together with the risk premium
Risk premium	0.5%/year applied monthly to the number of investment fund units in the client's portfolio i not applicable to insured persons over the age of 80
Fee for changing the allocation by investment funds	1 free change/year Starting with the 2 nd change/year: 0.5% of the changed amount
Partial/total redemption fee	In the first 2 years: 0% or equal to the exemption applied to the FSA fee if such exemption was applied at underwriting Starting from year 3: 0%

*Financial Supervisory Authority