

Key information document

Purpose

This document provides you with key information about this investment product. 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

Product:	ERGO unit-linked life insurance
Manufacturer:	ERGO Life Insurance SE Estonian branch (hereinafter ERGO), which is part of the international ERGO Group.
Additional information:	www.ergo.ee for more information, please call +372 610 6677
Supervisory authority:	The Financial Supervision Authority is responsible for supervising ERGO in relation to this Key Information Document.
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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. Unit-linked life insurance, pension insurance with investment risk.

Term. You have the flexibility to choose the duration of the insurance contract, with a minimum term of one year. You can terminate the insurance contract at any time, by notifying us 30 days in advance. ERGO has the right to unilaterally terminate the insurance contract in the cases stipulated by the law or terms and conditions, by notifying you in advance.

Objectives. This product can be used for capital accumulation and insurance of life and/or other insurance risks. It provides you with the flexibility to choose from a range of investment options. The growth of your capital is tied to the performance of investment fund units within the selected investment directions or investment program. You are bearing investment risk which means that the accumulated capital may increase or decrease. The product promotes environmental or social characteristics, without having as its objective a sustainable investment.

You have the flexibility to determine both the investment amount and desired insurance coverage. You can invest through regular payments at your preferred frequency or make a one-time payment. Additional payments can be made at any time. You can either choose from our pre-defined investment programs or create a custom program by selecting one or more investment directions from the offer list. You can modify your choice later. The underlying investment objects (investment funds) of the investment directions are managed by external professional fund managers. For clarity, ERGO is responsible for choosing underlying funds that align with the investment direction objectives and adhere to established fund selection criteria.

Intended retail investor. This product is designed for various types of investors, catering to individual needs, goals and risk tolerances. It requires at least basic knowledge about insurance products and financial markets. Whether you're an experienced or novice investor, seeking long-term capital growth and the flexibility to choose from diverse investment options, this product provides the balance between life insurance coverage and the opportunity to enhance savings over time. Investors should be able to bear the investment risk associated with the underlying assets.

Insurance benefits and costs. The size of the insurance benefit in the event of the death of the insured person depends on the chosen insurance option: either the larger of the two amounts (life insurance amount or accumulated capital value) or both can be paid. If the insured person is alive at the end of the insurance policy term, the accumulated capital value at that time is paid out. You can select any life insurance amount according to your preference and can optionally include in the contract additional protections of life insurance, disability insurance, accident insurance, or cancer and critical illness insurance (details of the corresponding benefits are outlined in the insurance rules).

The cost of the insurance protection is deducted from the accumulated capital value and is detailed in the offer and policy. An illustrative example for a retail investor aged 35 with a 20-year investment period, who selected the life insurance protection in the amount of 10 000 euros, is provided in the "What are the costs?" section. In this example, the cost of the insurance protections is included in the total costs. The calculations are performed for the insurance option, according to which in the event of the insured person's death, the larger of the two amounts (life insurance amount or the accumulated capital value) is paid out. The exact amount of the cost of the insurance protection may depend, among other things, on the performance of the chosen investment directions.

What are the risks and what could I get in return?

Risk Indicator

The risk indicator assumes you keep the product for 20 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may have to pay significant extra costs to cash in early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product into risk classes 3 to 5, where 1 = the lowest, 2 = a low, 3 = a medium-low, 4 = a medium, 5 = a medium-high, 6 = the second-highest, 7 = the highest risk class. The risk depends on the chosen investment program and investment directions.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

In this product, you have the opportunity to choose between various investment options. Investments are allocated to the investment directions you choose, and therefore, performance scenarios cannot be provided in this general key information document. Instead, you can find them in the separate key information document for each respective investment direction or investment program. The contract's performance depends on the returns of the chosen investment directions, and the fluctuations in their unit prices will impact the value of your contract. Information on past performance is available at www.ergo.ee. In the event of death, the designated beneficiary will receive a payout of 100% of the accumulated reserve value, in addition to the benefit for the death insurance coverage, if selected.

What happens if ERGO Life Insurance SE is unable to pay out?

ERGO has separated the assets of unit-linked life insurance contracts and manages them separately from other assets. There is no national investment compensation or guarantee scheme to cover potential losses. In the event that ERGO cannot make payments (for example, if the funds become insolvent), you may partially or completely lose the capital invested in the product.

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 is holding period and investment results. 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 investment periods we have assumed the product performs as shown in the moderate scenario

	Regular premium 1 000 € per year			Single premium 10 000 €		
	If you exit after 1 year	If you exit after 10 years	If you exit after 20 years	If you exit after 1 year	If you exit after 10 years	If you exit after 20 years
Total costs	60 - 70 EUR	920 - 1 610 EUR	2 980 - 7 270 EUR	160 – 260 EUR	1 420 – 3 050 EUR	2 830 – 9 260 EUR
Annual cost impact*	6,34 - 7,38 %	1,52 - 2,56 %	1,21 - 2,24 %	1,59 - 2,63 %	1,17 - 2,20 %	1,12 - 2,15 %

* This illustrates how costs reduce your return each year over the investment period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be:

	Regular premium	Single premium
% before costs and	2,11 - 11,17 %	2,11 - 11,17 %
% after costs	0,72 - 9,35 %	0,78 - 9,45 %

Composition of costs

		Regular premium	Single premium
One-off costs upon entry or exit		Annual cost impact if you exit after 20 years	Annual cost impact if you exit after 20 years
Entry costs	We do not charge an entry fee	0,00%	0,00%
Exit costs	Exit costs are stated as 'N/A' in the next column as they do not apply if you keep the product until the recommended investment period.	Not applicable	Not applicable
Ongoing costs taken each year			
Management fees and other administrative or operating costs	This is an estimate based on actual costs over the last year. Includes administration deduction, insurance risk deduction and fund ongoing fees.	1,21 - 2,24 %	1,12 - 2,15 %
Transaction costs	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product.	0,00%	0,00%
Incidental costs taken under specific conditions			
Performance fees	There is no performance fee for this product	0,00%	0,00%

How long should I hold it and can I take money out early?

Recommended holding period: 20 years

The product does not have the minimum required holding period, but it is designed primarily for long-term investment emphasizing the capital accumulation, particularly during the working age, such as for pension or children's needs. The recommended holding period for the product is 20 years. However, the actual investment duration can vary for each client, influenced by factors like age, savings goals and risk tolerance. You have the flexibility to terminate the contract or make partial withdrawals at any time, subject to service charges outlined in the price list. Nevertheless, it is advisable to maintain the insurance contract until the conclusion of the term, when the value of the accumulated capital is paid out. Early termination may lead to additional losses due to fluctuations in unit values.

How can I submit a complaint?

In case you are dissatisfied as an ERGO client or notice deficiencies in ERGO's services or customer service, you have the right to submit a written complaint.

A complaint can be submitted via the complaint submission [form](#), by email to kaebus@ergo.ee or at ERGO offices. You can contact the insurance conciliation body (Mustamäe tee 46, Tallinn 10621, phone 667 1800, email lepitus@eksl.ee, website www.eksl.ee) or the Financial Supervisory Authority (Sakala 4, Tallinn 15030, phone 668 0500, email info@fi.ee, website www.fi.ee).

Other relevant information

You can find more information about the product and relevant documents, such as insurance terms and conditions, the price list, sustainability-related disclosures, as well as information about the product's historical performance and further details about the investment programs, investment directions and underlying investment objects (funds) offered within this product, on our website at www.ergo.ee.