

Life Assurance Portfolio Romania



Life Assurance Portfolio Romania is an investment-linked, single premium life insurance contract designed to meet the wealth estate and succession planning needs of high-net-worth clients and their families.

Octium Life DAC is a cross-border life insurance provider originally established in Dublin in 2003, as a subsidiary of UBS. In 2017 the Company was acquired by the Octium Group.

The Group offers unique life insurance solutions globally for high-net-worth individuals and their families to suit their specific circumstances and long-term planning needs.

Product features

General

Product type	Investment-linked, single premium, life insurance product governed by Romanian law
Policy currency*	EUR, USD, CHF
Term	Whole of life

Parties

Policyholder	One or more natural persons or a single legal entity
Insured Person	One or more natural persons or
Beneficiaries	• One or more natural persons or legal entities • Flexible beneficiary clause, can be adjusted at any time

Premium

Initial Premium	Min. EUR 250'000
Additional Premium	Possible at any time (min. EUR 50'000)

*Other currencies available on request.

Investment

Investment Strategy	Choice of a wide range of investments, diversified by management style, risk profile and underlying asset type
Switch	Available at any time, in line with the client's risk profile and investment objectives

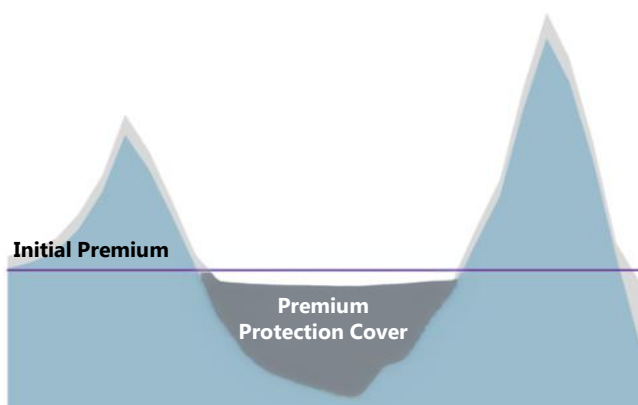
Cover

Available Death Benefits	• Standard Death Cover: the lower of 1% of the Policy Value and EUR 10'000 • Enhanced Death Cover: a percentage between 1% and 10% multiplied by the Policy Value
Premium Protection Cover option	Pays an additional amount equal to 90% of net premiums paid less the policy value

Surrender

Partial surrender	Possible at any time (min. EUR 50'000)
Total surrender	Possible at any time

Premium Protection Cover option



The Premium Protection Cover option operates only in the event of death of the Insured Person.

This cover is paid if the Policy Value, as of the end of the quarter preceding the valid notification of the Insured's death, is less than 90% of the Net Premiums Paid on the same date.

Product benefits



Policyholder and asset protection

- Depending on how it is set up, Life Assurance Portfolio Romania and its underlying assets are protected against creditors' claims
- Policy underlying assets are segregated by the insurance company's assets



Flexibility

- Life Assurance Portfolio Romania gives clients the flexibility to adapt to their needs
- It is a simple, flexible and unique wealth planning tool compared to others (e.g. trusts, foundations, holding companies, etc.)



Wealth transfer and succession planning

- Free beneficiary clause, which can be changed at any time.
- Various death covers also available with premium protection option
- Easy and immediate transfer of benefits to beneficiaries in the event of death, as instructed by the policyholder



Compliance

- Life Assurance Portfolio Romania is a fully compliant solution to hold and invest assets abroad



Underlying Investment

- Wide range of eligible investments underlying the policy, professionally managed by selected Asset Managers
- The policyholder can choose the investment strategy, which can be changed at any time



Privacy

- Simplified reporting obligations
- In scope of Automatic Exchange of Information



Mobility

- Life insurance is recognized in the EU and in almost all international locations
- Movement of beneficial ownership abroad



Tax

- No taxation on insurance premiums paid in cash
- Payment in kind accepted but might be subject to taxes
- Tax deferral during the holding period
- Payments from insurance company are normally tax exempt (Article 62(g) of the Fiscal Code)
- No VAT on Asset management and Custody fees
- No Swiss Stamp Tax

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