



## Insurance-investment programme **EUROHORIZON**

**6**

EuroHorizon 6 is an insurance-investment product that ensures the preservation of the initial investment at the end of the contract term for the net invested amount\* and provides the opportunity for additional returns. The product also offers insurance protection in case of loss of life due to accident.

With EuroHorizon 6, your investment is allocated to the investment fund Optimum Fund World Selection 100-1 – a fund with a fixed start and end date that invests in low-risk assets. The fund has a risk indicator of 2 out of 7, which means it is suitable even for investors with a conservative profile.



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## **EUROHORIZON 6 explained:**

- A programme providing 100% capital protection of the net invested amount\* at the end of the contract term
- A programme offering the potential for additional returns of up to 50% of the net invested amount at the end of the contract term, depending on the performance of the fund
- Life insurance linked to an investment fund, with a single premium of a minimum of EUR 2,500

## **EUROHORIZON 6 MAIN FEATURES**

### PROGRAM PERIOD



5 YEARS  
AND 5 DAYS

### POLICY MATURITY DATE



28.02.2031

### MINIMUM PREMIUM



EUR 2 500

#### **Subscription period**

from 05.01.2026 to 16.02.2026

#### **Entrance fee**

-2% of the investment premium\*\* when buying EuroHorizon 6

-1% of the investment premium\*\* when buying EuroHorizon 6 with EuroFuture

#### **Surrender fee**

- 5% of the surrendered amount. The right of surrender is acquired immediately after the commencement date of the contract



One-time contribution to the Guarantee Fund – EUR 3.06, payable by the policyholder for the entire duration of the contract. The contribution is regulated under Article 563 of the Insurance Code



Sum insured in the event of accidental death – qual to three times the amount of the single insurance premium, but not exceeding EUR 75,000



Insured person's age – from 18 up to 70 years upon program conclusion and without age restrictions for the Policyholder

## WHERE DO YOU INVEST YOUR MONEY?

The investment fund **Optimum Fund World Selection 100 -1** is an investment fund with a fixed start and end date.

The objective of the fund is to repay 100% of the initial net invested amount at maturity by investing in equities, bonds, and cash instruments, as well as to generate additional returns of up to 50% of the net invested amount at the end of the contract term, depending on the performance of the fund.

The fund's return is linked to the performance of a basket of assets consisting of a global selection of 30 large capitalisation companies.



## COMPANIES:

Име	%
ADMIRAL GROUP PLC	2%
AVIVA PLC	2%
DAITO TRUST CONSTRUCT CO LTD	7%
DANSKE BANK A/S	3%
DNB BANK ASA	2%
ENBRIDGE INC	2%
GAMING AND LEISURE PROPERTIE	2%
GREAT-WEST LIFECO INC	2%
JOHNSON&JOHNSON	2%
KONE OYJ-B	2%
NESTLE SA-REG	8%
NOVARTIS AG-REG	8%
PEMBINA PIPELINE CORP	2%
PEPSICO INC	2%
PFIZER INC	2%
PHOENIX GROUP HOLDINGS PLC	2%
REALTY INCOME CORP	2%
SKANDINAViska ENSKILDA BAN-A	2%
SVENSKA HANDELSBANKEN-A SHS	3%
SWEDBANK AB - A SHARES	3%
SWISS LIFE HOLDING AG-REG	8%
SWISSCOM AG-REG	5%
TAKEDA PHARMACEUTICAL CO LTD	5%
TC ENERGY CORP	2%
TELIA CO AB	3%
TELUS CORP	2%
TRANSURBAN GROUP	3%
VICI PROPERTIES INC	2%
TARGET CORP	2%
ZURICH INSURANCE GROUP AG	8%

# HOW DOES THIS PROGRAMME WORK?

- 1 The investment portion of your premium is allocated to the investment fund **Optimum Fund World Selection 100-1** through the purchase of investment units.
- 2 At the end of the insurance term, you receive the amount corresponding to your net invested sum\*, even in the event of a negative change in the value of the investment fund units.  
If, at maturity, the value of the investment fund units has increased, you may receive additional returns, capped at 50% of the net invested amount for the entire investment period.
- 3 In the case of early termination of the contract, the value of the units you hold is paid out as of the date of your termination request, after deducting a surrender fee. Please note that the capital protection of the net invested amount does not apply in the event of early surrender.
- 4 The risk component provides insurance protection: in the event of loss of life resulting from an accident, the beneficiaries receive the insurance sum as well as the value of the investment units held, calculated at the unit price on the first valuation date of the fund following the notification of the event to the Insurer.

## KEY TERMS

### \*Net Invested Amount

The Net Invested Amount represents the single insurance premium reduced by the premium for the covered risk "Accidental Death" (Risk Premium) and the entry fee applied to the investment premium, which covers the Insurer's administrative expenses.

**Net Invested Amount = Single Insurance Premium – Risk Premium – Entry Fee**

### \*\*Investment Premium

The Investment Premium represents the single insurance premium reduced by the premium for the covered risk "Accidental Death" (Risk Premium).

**Investment Premium = Single Insurance Premium – Risk Premium**

**\*\*\*Risk Premium**

The Risk Premium represents the cost paid by the Policyholder for the insurance coverage of the risk "Accidental Death."

*Insurance products with an investment component involve a potential risk related to the investment part of the product and the recommended holding period until the maturity date. No returns or profits are guaranteed. Please review the Key Information Document, the pre contractual information, the product's general terms and conditions, and other relevant documents. Full information about the product and its associated risks is contained in the pre contractual information, the general terms and conditions, the Key Information Document, and other materials, and is available on the official website of the Distributor — UBB AD at [www.ubb.bg](http://www.ubb.bg), in the "Savings and Investments" section, as well as on the Insurer's website — "DZI Life Insurance" EAD at [www.dzi.bg](http://www.dzi.bg), in the "Unit Linked Life Insurance" section.*



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