

# **Addition to plan description**

## **Investment guarantee**

### **Guarantee type: Guarantee Option**

#### **How does the investment guarantee work?**

The investment guarantee applies during the investment guarantee period, which started on the date that an investment guarantee was added to the plan, until the investment guarantee date, unless it is cancelled sooner. The investment guarantee will ensure that the unit price that is used to determine the value of the units on the investment guarantee date is not less than the guaranteed percentage of the highest unit price reached during the investment guarantee period for a specific investment fund.

On certain funds, the unit price on the investment guarantee date is also guaranteed to be at least equal to a guaranteed percentage of the original unit price at the start, regardless of the actual performance of the investment fund.

The guaranteed percentages for the highest unit price and for the original unit price can differ for different investment funds and is indicated in the statement.

The starting unit price used in determining the investment guarantee will be the unit price of the investment fund on the second working day after the investment guarantee was added to the plan.

The investment guarantee only applies on the earlier of the investment guarantee date, and the date on which we receive notice of the death of the last surviving life insured. If, at this date, the unit price of an investment fund to which an investment guarantee applies, is then less than the maximum of the guaranteed percentage of the highest unit price and the guaranteed percentage of the original unit price, we will add more units to that investment fund to make up the difference.

#### **Will there be further investment guarantees beyond the investment guarantee date?**

No. The investment guarantee stops on the investment guarantee date. If the planholder continues with the plan after the option date and we still offer the investment guarantee on new plans at the time, the planholder can continue the investment guarantee for a subsequent investment guarantee period, subject to the terms and conditions at the time.

#### **When will the investment guarantee be cancelled?**

If ever the fund value of an investment fund to which an investment guarantee applies, is switched or withdrawn, the investment guarantee of that investment fund will be cancelled.

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