

SEB Life International

Permitted Assets and Exchanges (Professional Asset Manager Selection)



General

The appointed asset manager may request to instruct the purchase or sale of the following asset types provided always that:

- (1) there are sufficient funds in the cash account/sufficient assets in the custody account and
- (2) the assets selected meet any relevant diversification, exchange and additional restrictions criteria specified below.

The asset manager is required to sell assets that fail to meet below specified criteria. SEB Life International reserves the right to sell assets that are not compliant if the asset manager does not sell the assets on request by SEB Life International.

SEB Life International expects policyholders and/or their advisors to carefully consider their environmental, social and governance (ESG) preferences and to select environmentally responsible financial products/investments that are in line with their set objectives and/or adhere to the Principles for Responsible Investment (PRI)

SEB Life International will not accept investments made with a Sanctioned Security and where funds or economic resources are made available, directly or indirectly, to or for the benefit of any Sanctioned Person or in breach of any Sanctions.

Only Funds with a minimum Net Asset Valuation (NAV) frequency of at least 3 months (quarterly), will be accepted.

Any investment must be capable of liquidation within 6 months.

Please note that SEB Life International may update this document at any time and reserves the right to reject a proposed investment at its absolute discretion.

Any questions relating to permitted investments should be referred to SEB Life International on Dealing@seb.ie.

Permitted Asset Types

- Major Currencies
- Experienced Investor Funds
- Regulated Collective Investment Schemes
- Exchange Traded Funds (ETF)
- Exchange Traded Contracts (ETC) listed on regular markets
- Private Equity/Venture Capital Funds (SICAR)
- Equities
- Bonds
- Non-EEA Mutual Funds
- Non-UCITS
- Structured Products

Additional Restrictions Criteria

The following additional restrictions apply to the asset types specified.

Fixed Deposits	Credit Institution credit rating AAA to BBB-
Private Equity/ Venture Capital Funds	No capital calls No distribution recall No additional capital commitments
Assets in retail authorised funds such as OEIC, SICAV, UCITS and/or Collective Instrument Schemes	These are subject to operational and administrative requirements. The option to link such assets to your policy is made subject to their availability through SEBLI's external fund providers and subject to acceptance by SEBLI.

SEB Life International requires fund managers to provide Solvency II look-through data on a quarterly basis. This information is required in order for SEB Life International to meet its regulatory reporting requirements. The data is expected to be provided through a data provider such as Morningstar or Silverfinch.

Individual custodians may have operational and custodial requirements that restrict the assets they will accept.

Permitted Stock Exchanges

Investment is permitted in assets on primary stock exchanges.

Diversification Limits

The asset manager must adhere to the appropriate allocation ranges and diversification limits specified below:

Asset Category	Allocation Range	Diversification Limits (as % of portfolio value)
Cash and Cash Equivalents	0% - 100%	No Limits
Equities (listed on a regulated market)	0% - 100%	Maximum 20% per instrument
Bonds (Government & Investment Grade > BBB-)	0% - 100%	Maximum 20% per instrument
UCITS and regulated funds	0% - 100%	No Limits
Other:	0% - 50%	Maximum 10% per instrument
- Limited Partnerships		
- QIFs / SIFs / SPVs		
- Structured Products		
- Hedge / Private Equity		
- Property Funds		

SEB Life International Assurance Company DAC trading as SEB Life International is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, D02 KF24, Ireland. Registration number 218391. All information is correct as at July 2025 but is subject to change.