



Member of KBC group



DZICAPITAL



Further information: www.dzi.bg

WHAT DOES DZICAPITAL REPRESENT?

DZICAPITAL is a new life insurance product, designed especially for you.

DZICAPITAL is a safe product, with guaranteed growth of the Saving fund during the entire contract term. DZI offers the guarantee.

DZICAPITAL continues the DZI tradition of offering modern savings solutions.

DZICAPITAL is an innovative product, which combines high return, high liquidity and reliable insurance protection.

WHAT DOES DZICAPITAL OFFER?

Growth of the Saving fund, that includes:

- 10% guaranteed return for 2008 and 2009
- 7% guaranteed return for 2010
- For 2011 and next years – return will depend on the financial market situation in Bulgaria.



High liquidity – Your money are available:

- On your wish, during the term and within the policy conditions of the insurance, DZI pays in advance amounts, as a partial surrender, without any charges; the insurance contract remains in force.

Insurance protection:

In case of an unexpected fatal event with you during the contract.s term, DZI will pay to your family the higher amount of:

- The accumulated Savings fund, or
- The Sum Assured

In case of a fatal event, caused by an accident during the contract.s term, DZI will pay additional full amount of the Sum Assured.

Tax advantages:

You can benefit from the tax advantages, according the current tax legislation – Personal income tax act.

HOW?

- Term of the insurance – up to the 7 years and 2 months, depending of the commencement of the contract
- Type of the premium – single
- Minimum premium – 1 000 BGN
- End of the contract – 01.01.2016
- Sum Assured – equal to the single premium

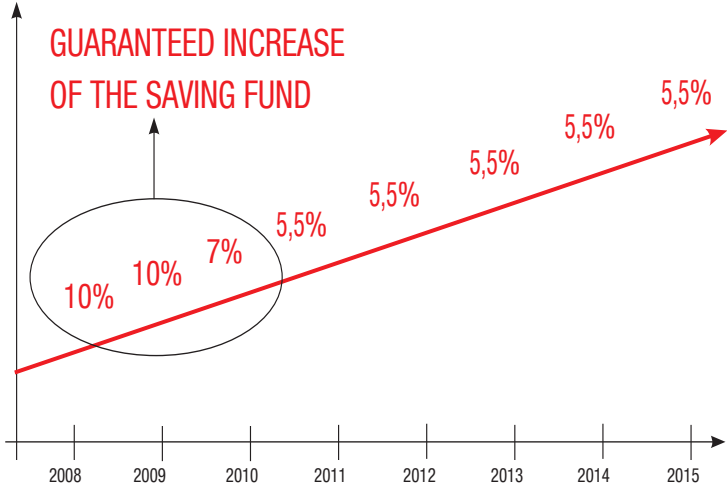
WHAT DOES THIS MEAN IN PRACTICE?

- To assume, that on 1st of December 2008 you are paying single premium of 10 000 BGN. On Maturity date – 1-st of January 2016 – the accumulated Saving fund will be:

14 724 BGN, with annual interest rates:

- 10% for 2008 and 2009
- 7% for 2010
- For 2011 and next years – according financial market situation. In this case we give an example with 5.5% annual interest rate

EXAMPLE:



* The example is illustrative.



DZICAPITAL – 100 % safe product offering high return, high liquidity and insurance protection.

WHO IS MANAGING YOUR MONEY?

- DZI is a leading insurance company on the Bulgarian market, with more than 60-years experience in the insurance field and more than 800 000 clients.
- We are close to you: we have a wide branch network with more than 130 agencies spread over the country.
- We offer a high level of professionalism and responsibility.



- We offer simple procedures and correct payment of insurance payments.
- DZI is a part of the Belgium financial group KBC, with over 56 000 employees and over 12 000 000 clients.
- KBC is a financial group that focuses primarily on bancassurance, retail customers and small and medium sized companies and that targets growth markets in Central and Eastern Europe.

More information: www.dzi.bg

Always together!



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„DZI“ PLC