

Pre-contractual disclosures concerning DZI Premium+ Universal Life Insurance

In compliance with Art.6 of Regulation (EU) 2019/2088 of the European Parliament and of the Council dated 27 November 2019 on sustainability-related disclosures in the financial services sector

The offered by **DZI – Life Insurance JSC with Company ID: 121518328** and registered office in Bulgaria, Sofia city, 89B, Vitosha Blvd., universal life insurance (insurance within the meaning of Item 1 of Section I, Appendix No 1 to the Insurance Code) – insurance product **DZI Premium+**, provides insurance protection for the Insured person and an opportunity for accumulating amounts in a Savings Fund through payment of regular saving installments. On an annual basis, **DZI** distributes yield on the accumulated Savings Fund under the policy. The yield is being announced by **DZI** depending on the achieved result from its investments over each calendar year. The minimum annual yield (the technical interest on the insurance) equals 0% of the Saving Fund’s amount. Investments are being made in government securities, deposits and real estates. **DZI** applies a conservative policy and strategy with regard to its investments. This policy is being updated every year and is being approved by the Management Board of **DZI**. Decisions on **DZI** investments are being made by an Investment Committee and in compliance with the approved investment policy. The investment strategy, embedded in the investment policy of **DZI**, does not include investments in shares of companies, domiciled in a member state, admitted for trade on a regulated market in a member state, nor in funds for sustainable and responsible investment (SRI) or other conventional funds. For those reasons, upon investing the amounts from the Savings Fund under a **DZI Premium+** insurance, **DZI** does not take into account the adverse impact of investment decisions on the sustainability factors. **DZI** reserves its right to reconsider its decision upon a change in facts or in the regulatory framework. The results from the investment activity of **DZI** are being announced by publishing on its website (www.dzi.bg) its solvency and financial performance report.

