

INSURANCE FUND'S NAME: NOVIS Guaranteed Growth Insurance Fund

MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

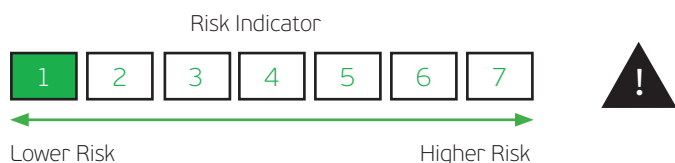
Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund aims to invest in government bonds of EU member countries and in limited extent also in bank deposits in banks located in countries of the EU. Insurer guarantees the value the capital invested in this insurance fund as well as a monthly return until the end of the year based on rate published on the website of Insurer before the end of preceding calendar year. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has basic knowledge and experience with financial instruments or with similar products and with a very low risk tolerance, which pursues the objective of a limited growth of the invested capital in the long term, accepting a very low risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level and poor market conditions are very unlikely to impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	10 366 €	14 326 €	20 522 €
		Average return each year	3,66%	3,66%	3,66%
	UNFAVOURABLE SCENARIO	What you might get back after costs	10 366 €	14 326 €	20 522 €
		Average return each year	3,66%	3,66%	3,66%
	MODERATE SCENARIO	What you might get back after costs	10 366 €	14 326 €	20 522 €
		Average return each year	3,66%	3,66%	3,66%
FAVOURABLE SCENARIO	What you might get back after costs	10 366 €	14 326 €	20 522 €	
	Average return each year	3,66%	3,66%	3,66%	

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the costs of the insurance fund, which are reflected in the appreciation rate of the insurance fund, for three different holding periods. They do not include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	-	-	-
Impact on return (RIY) per year	0.00%	0.00%	0.00%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND'S NAME: NOVIS ETF Shares Insurance Fund

MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

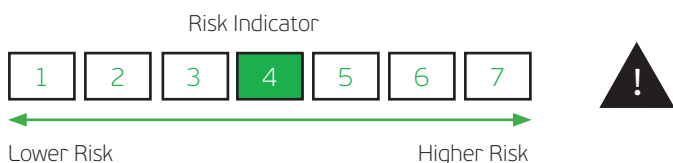
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The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund aims to redeem the invested funds in the long run. Their value depends on the performance of the Exchange Traded Fund (ETF) selected for the underlying assets of this insurance fund. Equity ETFs are specific types of investment funds traded on stock exchanges whose investment objective is to copy the development of the selected stock index, its composition and hence the proportional share of the companies. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €	Single premium paid	1 year	10 years	20 years (Recommended holding period)	
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	5 665 €	2 617 €	1 299 €
		Average return each year	-43,35%	-12,55%	-9,70%
	UNFAVOURABLE SCENARIO	What you might get back after costs	8 897 €	12 314 €	22 015 €
		Average return each year	-11,03%	2,10%	4,02%
	MODERATE SCENARIO	What you might get back after costs	10 887 €	23 279 €	54 165 €
		Average return each year	8,87%	8,82%	8,81%
	FAVOURABLE SCENARIO	What you might get back after costs	13 300 €	43 938 €	133 051 €
		Average return each year	33,00%	15,95%	13,82%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future. The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	32 €	477 €	1 588 €
Impact on return (RIY) per year	0,32%	0,32%	0,32%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.32%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND'S NAME: NOVIS Gold Insurance Fund

MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

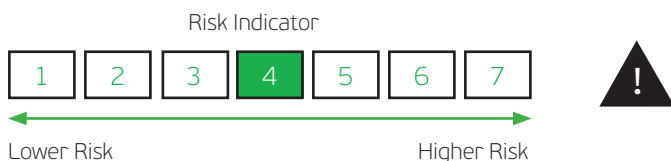
Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance funds aims to redeem invested funds through investment in ETF (Exchange Traded Fund), funds traded on the exchange, whose value change is linked to the change of gold price. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	6 711 €	2 488 €	1 191 €
		Average return each year	-32,89%	-12,99%	-10,09%
	UNFAVOURABLE SCENARIO	What you might get back after costs	8 168 €	4 960 €	3 525 €
		Average return each year	-18,32%	-6,77%	-5,08%
	MODERATE SCENARIO	What you might get back after costs	9 906 €	9 159 €	8 396 €
		Average return each year	-0,94%	-0,87%	-0,87%
FAVOURABLE SCENARIO	What you might get back after costs	12 044 €	16 956 €	20 049 €	
	Average return each year	20,44%	5,42%	3,54%	

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	40 €	383 €	734 €
Impact on return (RIY) per year	0,40%	0,40%	0,40%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.40%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND'S NAME: NOVIS Entrepreneurial Insurance Fund
MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

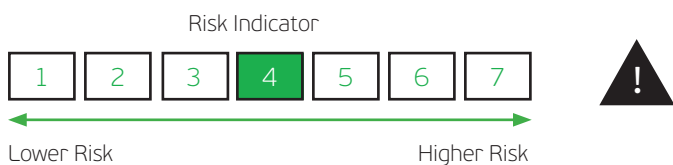
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons.

NOVIS Entrepreneurial Insurance Fund aims at a long-term capital appreciation through investments in prospective companies or projects, by investing in funds traded on the stock exchange, ETFs (Exchange Traded Funds), which copy the index of publicly traded private equity companies, or by investing in funds supporting investments in less developed parts of the world. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	2 979 €	1 095 €	313 €
		Average return each year	-70,21%	-19,84%	-15,91%
	UNFAVOURABLE SCENARIO	What you might get back after costs	7 638 €	5 313 €	4 936 €
		Average return each year	-23,62%	-6,13%	-3,47%
	MODERATE SCENARIO	What you might get back after costs	10 332 €	13 797 €	19 026 €
		Average return each year	3,32%	3,27%	3,27%
	FAVOURABLE SCENARIO	What you might get back after costs	13 952 €	35 762 €	73 196 €
		Average return each year	39,52%	13,59%	10,46%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	89 €	1 029 €	2 449 €
Impact on return (RIY) per year	0,89%	0,89%	0,89%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.89%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND 'S NAME: NOVIS Mortgage Insurance Fund

MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

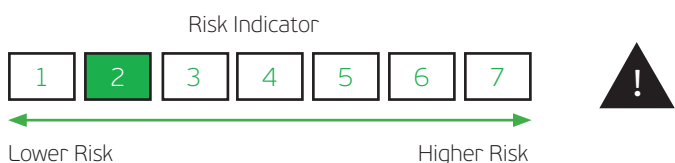
Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund aims to redeem capital by investing in underlying assets related to the real estate sector. The insurance fund invests in Exchange Traded Funds (ETFs) that invest in secured bonds issued by financial institutions financing real estate sector, real estate funds, or corporate bonds through which real estate projects are funded. This insurance fund may also invest part of the assets in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has basic knowledge and experience with financial instruments or with similar products and with a very low risk tolerance, which pursues the objective of a limited growth of the invested capital in the long term, accepting a very low risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 2 out of 7, which is low risk class. This rates the potential losses from future performance at a very low level and poor market conditions are very unlikely to impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	9 365 €	8 582 €	7 953 €
		Average return each year	-6,35%	-1,52%	-1,14%
	UNFAVOURABLE SCENARIO	What you might get back after costs	9 837 €	10 137 €	10 781 €
		Average return each year	-1,63%	0,14%	0,38%
	MODERATE SCENARIO	What you might get back after costs	10 099 €	11 004 €	12 105 €
		Average return each year	0,99%	0,96%	0,96%
	FAVOURABLE SCENARIO	What you might get back after costs	10 357 €	11 932 €	13 576 €
		Average return each year	3,57%	1,78%	1,54%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	20 €	204 €	429 €
Impact on return (RIY) per year	0,20%	0,20%	0,20%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	0.20%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND 'S NAME: NOVIS Family Office Insurance Fund
MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

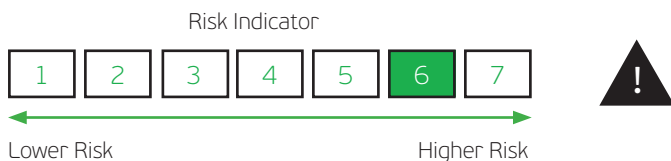
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons.

This insurance fund is aimed at increasing the value of the invested resources through investing in alternative investment funds, specifically Family office funds, that significantly invest in non-listed financial instruments and various assets. This insurance fund may also invest in limited extent in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has thorough knowledge or experience with financial instruments or with similar products and with a high risk tolerance, which pursues the objective of a significant growth of the invested capital in the long term, accepting a high risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level and poor market conditions are very likely to impact the capacity to pay you.

You are entitled anytime to receive back at least the share of the balance of the insurance account allocated into this insurance fund. Any amount over this, and any additional returns, depend on the future market performance and is uncertain.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	9 560 €	7 468 €	5 687 €
		Average return each year	-4,40%	-2,88%	-2,78%
	UNFAVOURABLE SCENARIO	What you might get back after costs	10 140 €	12 515 €	16 025 €
		Average return each year	1,40%	2,27%	2,39%
	MODERATE SCENARIO	What you might get back after costs	10 267 €	13 013 €	16 934 €
		Average return each year	2,67%	2,67%	2,67%
	FAVOURABLE SCENARIO	What you might get back after costs	10 336 €	13 295 €	17 454 €
		Average return each year	3,36%	2,89%	2,82%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	269 €	3 033 €	6 980 €
Impact on return (RIY) per year	2,69%	2,69%	2,69%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	2.69%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND'S NAME: NOVIS World Brands Insurance Fund

MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

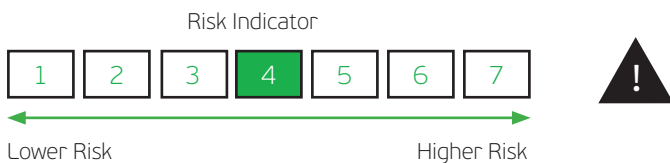
The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons.

This insurance fund aims to capital appreciation over the long term by investing into mixed investment funds focused on investments in shares of companies with high brand value, where the brand value haven't been reflected so far in the increase of the price of their shares, as well as by investments into corporate bonds. This insurance fund may invest in limited extent in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has good knowledge or experience with financial instruments or with similar products and with a medium risk tolerance, which pursues the objective of a moderate growth of the invested capital in the long term, accepting a medium risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	6 419 €	2 747 €	1 238 €
		Average return each year	-35,81%	-12,12%	-9,92%
	UNFAVOURABLE SCENARIO	What you might get back after costs	8 919 €	8 609 €	10 021 €
		Average return each year	-10,81%	-1,49%	0,01%
	MODERATE SCENARIO	What you might get back after costs	10 308 €	13 834 €	20 069 €
		Average return each year	3,08%	3,30%	3,54%
	FAVOURABLE SCENARIO	What you might get back after costs	11 909 €	22 413 €	40 644 €
		Average return each year	19,09%	8,41%	7,26%

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	462 €	6 212 €	17 559 €
Impact on return (RIY) per year	4,00%	4,01%	4,02%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	4.02%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.

INSURANCE FUND'S NAME: NOVIS Digital Assets Insurance Fund
MANUFACTURER: NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s., Námestie Ľudovíta Štúra 2, 811 02 Bratislava (Slovakia)

You are about to purchase an insurance fund that is not simple and may be difficult to understand.

What is this insurance fund?

TYPE:

Internal fund of Insurer

OBJECTIVES:

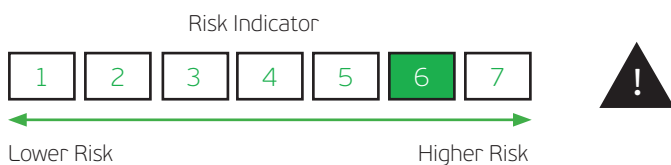
Wealth Insuring is a life insurance policy with investment into internal funds (NOVIS Insurance Funds) that aims to provide an insurance benefit to the policyholder or other insured persons, potentially allowing for capital growth through the included investment options. Policyholder may choose recurring premium payment, single premium payment or combination of both.

The objective of the contract is to pursue a revaluation of the capital invested over the long term and, at the same time, recognize insurance cover in the event of death or survival of the Insured or, if chosen, insurance in case of accidents or illnesses and surgery of the Insured persons. This insurance fund is aimed at increasing the value of the invested resources through investing in alternative investment funds focused on arbitrage trading and investments in development and providing of computing capacity so called cloud computing. This insurance fund may invest in limited extent in bank deposits in banks located in countries of the EU. Return of the investment depends on performance of underlying assets, without any capital guarantee or yield guarantee. This fund does not charge any cost to the contract but there are costs which are reflected in the appreciation of the internal fund. You can find it in the section "What are the costs" of this Brochure of insurance funds.

INTENDED RETAIL INVESTOR:

Investor who has thorough knowledge or experience with financial instruments or with similar products and with a high-risk tolerance, which pursues the objective of a significant growth of the invested capital in the long term, accepting a high risk of loss of invested capital.

What are the risks and what I could get in return?



The risk indicator assumes that the product is maintained for 20 years. In case of cashing in at an early stage you may get back less. It is not recommended to surrender the contract prior to the recommended holding period, as it may result in significant additional costs to do so.

This summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this insurance fund as 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level and poor market conditions are very likely to impact the capacity to pay you.

If we are unable to pay out you what is owed, you could lose your entire investment. There is no consumer protection scheme in place (see the section "What happens if NOVIS Insurance Company, NOVIS Versicherungsgesellschaft, NOVIS Compagnia di Assicurazioni, NOVIS Poistovňa a.s. is unable to pay out you").

The figures do not take into account your personal tax situation, which may also affect how much you get back.

Performance scenarios

Detailed information on NOVIS Insurance Funds can also be found in the Regulations of the individual internal funds.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

PERFORMANCE SCENARIOS					
Investment 10 000 € Insurance premium 0 €		Single premium paid	1 year	10 years	20 years (Recommended holding period)
SURVIVAL SCENARIOS	STRESS SCENARIO	What you might get back after costs	7 381 €	3 490 €	1 878 €
		Average return each year	-26,19%	-9,99%	-8,02%
	UNFAVOURABLE SCENARIO	What you might get back after costs	7 985 €	10 071 €	19 036 €
		Average return each year	-20,15%	0,07%	3,27%
	MODERATE SCENARIO	What you might get back after costs	11 067 €	29 542 €	87 946 €
		Average return each year	10,67%	11,44%	11,48%
FAVOURABLE SCENARIO	What you might get back after costs	12 839 €	46 523 €	166 818 €	
	Average return each year	28,39%	16,62%	15,11%	

This table shows the money you could get back over the next 20 years, under different scenarios, assuming that you invest 10 000 EUR in the beginning.

The scenarios shown illustrate how your investment could perform. You can compare them with scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR as a single premium. The figures are estimates and may change in the future.

The costs of the product itself including the costs of the insurance funds are calculated in the Key Information Document of this product.

COSTS OVER TIME:

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment Single premium 10 000 EUR	If you cash in after 1 year	If you cash in after 10 years	If you cash in after 20 years
Total costs	226 €	3 885 €	15 443 €
Impact on return (RIY) per year	2,26%	2,27%	2,28%

COMPOSITION OF COSTS:

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This includes the cost of distribution of your insurance fund.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the insurance fund.
	Other ongoing costs	2.28%	The impact of the costs that we take each year for managing your investments and costs introduced in part "What is this insurance fund?".
Incidental costs	Performance fees	0.00%	This insurance fund does not have any performance or other incidental fees.
	Carried interests	0.00%	The impact of carried interests.