

GRAWE EUROLAND

IS GRAWE EUROLAND RIGHT FOR ME?

GRAWE Euroland is designed for people who:

- > Have capital that they do not need immediately
- > Do not want their money to remain idle
- > Wish to know the guaranteed value of their investment at maturity
- > Seek protection without investment uncertainty
- > Are looking for a structured medium-term financial solution

WHAT IS GRAWE EUROLAND?

In today's uncertain world, the security of your savings and confidence in the future are more valuable than ever.

GRAWE Euroland is a five-year fixed-term plan that offers a simple and transparent solution for individuals who wish to place their money securely while knowing the outcome of their decision in advance.

With a single premium payment, the client secures a guaranteed total return of 10% at the maturity of the plan, provided that the policy remains in force throughout the entire five-year term.



500-B-489-EN/06-2026



This leaflet is provided for information purposes only.

The provision of benefits is subject to the acceptance of risk by the Company and is governed by the terms, conditions and exclusions of the Policy.

The rights of the policyholder are determined exclusively by the terms and provisions of the Policy Contract.

For further information, please contact your insurance intermediary or the Company's Customer Service Department.



GRAWE Insurance Company (Cyprus) Ltd
P.O.Box 22475, 1522 Nicosia, Cyprus
T: +357 22 896 000, F: +357 22 896 001
info@grawe.cy | www.grawe.cy



GRAWE EUROLAND

Single Premium Plan
with a Guaranteed
10% Return at Maturity



The Secure
Choice
for Capital
with Growth
Potential

grawe.cy

GRAWE EUROLAND

WHEN SECURITY MEETS CERTAINTY

In an environment where deposit interest rates remain exceptionally low and, in many cases, close to zero, traditional bank deposits offer limited opportunities for savings growth. For many depositors, their funds remain idle, generating little or no meaningful return and creating limited added value over time.

GRAWE Euroland provides an alternative solution by offering a predefined and guaranteed return without requiring clients to assume the risks associated with other investment options.

The plan is intended for individuals who have savings or capital that they wish to utilize in a safe, structured and efficient manner. It is an ideal choice for those seeking a balance between security and return while aiming for better prospects than those typically offered by commercial bank deposits.

At the same time, the plan can serve as an effective financial planning tool for important life goals. It can be used to build an education fund for children or grandchildren, supplement future retirement income, finance a significant future purchase, or provide greater financial flexibility through better long-term planning.

In addition, life insurance protection is provided throughout the duration of the plan, offering an additional layer of security for the client and their family. As a result, GRAWE Euroland is not only a capital accumulation solution but also a plan that enhances financial security and peace of mind.

GRAWE Euroland combines the stability of a strong insurance company with the prospect of a guaranteed return, providing an attractive alternative for individuals who wish to make better use of their savings and plan their future with greater confidence, certainty and peace of mind.

ILLUSTRATIVE EXAMPLES

SINGLE PREMIUM	GUARANTEED MATURITY BENEFIT	GUARANTEED RETURN
50.000 €	55.000 €	5.000 €
100.000 €	110.000 €	10.000 €
150.000 €	165.000 €	15.000 €

When Security Meets Certainty

KEY FEATURES

- > Single Premium Payment
- > Policy Term: 5 Years
- > Guaranteed Return over the Term: 10%, provided the policy remains in force until maturity
- > Maturity Benefit: 110% of the Final Surrender Value
- > Minimum Premium: €10,000
- > Minimum Entry Age: 18
- > Maximum Entry Age: 75
- > One-Off Charge: €85
- > Death Benefit (from any cause): 100% of the Surrender Value
- > Additional Accidental Death Benefit: 10% of the Surrender Value
- > Full and Partial Surrender Options Available

LIFE PROTECTION

Natural Death

The investment amount is payable.

Accidental Death

The investment amount is payable together with an additional 10% accidental death benefit.

SUITABLE FOR OBJECTIVES SUCH AS:

- > Children's Education Funding
- > Future Property Purchase
- > Retirement Capital Reserve
- > Family Emergency Fund
- > Business Contingency Reserve

THE CHOICE TODAY

MONEY IN A BANK ACCOUNT

Security, but with exceptionally low returns. Most commercial banks currently offer very low deposit interest rates, which often fail to keep pace with inflation.

HIGH-RISK INVESTMENTS

Potentially higher returns, but accompanied by significant uncertainty and market volatility.

GRAWE EUROLAND

The balance between capital protection and a known guaranteed return.

For clients who want:

- More than a simple bank deposit account
- Without taking on high levels of investment risk and volatility

