

INDIVIDUAL PENSION
PARTICIPATION-
BASED
CITIZENSHIP
PENSION PLAN
(BES)

With your Individual Pension contract at Türkiye Hayat ve Emeklilik, you can enjoy the exclusive world of Life Clubs at no additional cost, based on your total monthly contribution or accumulated savings. Life Clubs are also accessible through our mobile application.

If your regular monthly contribution amount is at least TRY 5,000, or if your Individual Pension savings held with Türkiye Hayat Emeklilik range between TRY 150,000 and TRY 299,999, and you do not have any unpaid contributions for the last 12 months, you may benefit from the privileges of the Health Club.



you can benefit from privileges.

If your regular monthly contribution amount is at least TRY 10,000, or if your Individual Pension savings held with Türkiye Hayat Emeklilik range between TRY 300,000 and TRY 499,999, and you do not have any unpaid contributions for the last 12 months, you may benefit from the privileges of the Elite Club.



you can benefit from privileges.

If your regular monthly contribution amount is at least TRY 20,000, or if your Individual Pension savings held with Türkiye Hayat Emeklilik are TRY 500,000 or above, and you do not have any unpaid contributions for the last 12 months, you may benefit from the privileges of the Elite Plus Club.



you can benefit from privileges.

Dental Care	●	●	●
Eye Care	●	●	●
Health Check-Up	●	●	●
Healthy Nutrition	●	●	●
Psychological Support	●	●	●
Medical Second Opinion Service	●	●	●
Medical Assistance	●	●	●
Ironing Service		●	●
Dry Cleaning			●
Reservation and Support Services		●	●
Fuel Discount (Discounted)	●	●	●
Optical Discounts	●	●	●
Child Check-Up (Discounted)			●
Hobby Centers (Fitness Centers, Art and Language Courses, etc.) (Discounted)			●
Wellness Service			●

How can I become a member of Life Clubs?

You can start benefiting from Life Clubs advantages once you make your first contribution payment.

To benefit from Life Clubs advantages, you may call our Contact Center at 0850 202 20 20 and dial 4, or download our mobile application to your smartphone.

You may also get information about Life Clubs advantages from your Financial Investment Advisor at

0850 202 20 20

INFORMATION NOTICE ON THE PROCESSING OF PERSONAL DATA

Data Controller Information

Data Controller	: Türkiye Hayat ve Emeklilik Anonim Şirketi
Mersis No	: 0434005145200019
Address	: Levent Mah. Çayır Çimen Sok. No:7 34330 Levent - Beşiktaş / İSTANBUL
Phone & Fax No	: 0212 310 37 00 & 0212 310 39 99
Contact Center	: 0850 202 20 20
E-mail	: bilgi@turkiyehayatemeklilik.com.tr
KEP Address	: turkiyehayatemeklilik@hs02.kep.tr
Website	: www.turkiyehayatemeklilik.com.tr

As Türkiye Hayat ve Emeklilik Anonim Şirketi ("Company"), acting in the capacity of "Data Controller", we would like to inform you, within the scope of the Law No. 6698 on the Protection of Personal Data ("Law No. 6698"), regarding the purposes and legal grounds for processing your personal data as well as your rights. Our Company takes all necessary administrative and technical measures at the highest level in order to ensure the lawful collection, storage, sharing, and protection of your personal data in accordance with Law No. 6698.

I. Purposes of Processing Personal Data

Your personal data and special categories of personal data* may be processed and transferred by our Company in accordance with the principles set out in Article 4 and the legal grounds specified under Articles 5/2 and 6/3 of Law No. 6698, particularly for the establishment and performance of a contract, explicit provisions of the law, and the establishment, exercise or protection of a right, for the following purposes:

- Establishing and performing individual pension and life insurance contracts offered by our Company, and carrying out all processes related to the contractual relationship,
- Fulfilling our obligations arising from the Turkish Commercial Code, Insurance Law, Law on the Individual Pension Savings and Investment System, Law on the Prevention of Laundering Proceeds of Crime, Turkish Civil Code and other applicable legislation,
- Ensuring that insurance and individual pension activities are carried out in accordance with Company procedures and/or applicable legislation,
- Conducting business and transactions with business partners and/or suppliers in relation to the provision and development of our products, services and any additional benefits,
- Managing risk assessment, compensation payment processes, policy issuance and renewal operations in relation to the insurance coverage provided, and obtaining expert opinions when necessary,
- Reinsuring risks and conducting reinsurance and coinsurance activities,
- Preparing all records and documents that constitute the basis for transactions in electronic environments (internet branch, mobile application, ATMs, call center, social media, etc.) or in physical form,
- Recording identification, address and other information including profession, income status, and purpose of business transactions with our Company to fulfill Know-Your-Customer obligations under applicable legislation,
- Managing customer relations and ensuring customer satisfaction regarding our products and services,
- Obtaining information from domestic postal services, National Address Database (Central Civil Registration System - MERNIS) and similar institutions for the purposes of address verification and updating,
- Managing operations conducted with the Company's main shareholders and subsidiaries,
- Planning and executing business activities and operational processes,
- Managing corporate sustainability, corporate governance and strategic planning processes,
- Planning, auditing and executing information security processes,
- Processing online visitor data in accordance with applicable legislation,
- Managing membership transactions for our online platforms,
- Recording images through security cameras in the Company's headquarters and service units due to workplace security practices and legal obligations,
- Planning and executing marketing, sales and after-sales support activities,
- Based on your explicit consent and your approval for commercial electronic communications, performing promotional and marketing activities for products and services through targeting, profiling, and analytics tailored to your preferences and interests, conducting cross-selling activities, and performing statistical analyses and market research through survey studies to improve service quality,
- Based on your explicit consent, sharing your data with insurance brokers and reinsurance companies located abroad for the purposes of reinsuring risks,
- Obtaining your special categories of personal data, including health data, from you and/or public or private healthcare service providers, registering such data in our data systems, storing it for the periods required by legislation, and fulfilling reporting obligations requested by official and regulatory authorities such as the Ministry of Treasury and Finance of the Republic of Türkiye, Central Bank of the Republic of Türkiye, Insurance and Private Pension Regulation and Supervision Agency, Capital Markets Board, Central Registry Agency, Insurance Association of Türkiye, Insurance Arbitration Commission, Insurance Information and Monitoring Center, Pension Monitoring Center, Financial Crimes Investigation Board, and Credit Bureau,
- Managing lawsuits and enforcement proceedings in which our Company is a party,
- Planning and conducting audit activities,

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- Processing data at the proposal stage (for life insurance) in order to determine insurance coverage limits, and processing related data even if you do not become our policyholder/customer depending on risk acceptance requirements.

II. Transfer of Your Personal Data

Your personal data and special categories of personal data may be transferred within the scope of Articles 8 and 9 of Law No. 6698 regarding the domestic and international transfer of personal data, for the purposes specified in Article 1 of this Information Notice, and in accordance with the Insurance Law, the Law on the Individual Pension Savings and Investment System, and other applicable legislation, to official and administrative authorities including but not limited to the Ministry of Treasury and Finance of the Republic of Türkiye, Central Bank of the Republic of Türkiye, Insurance and Private Pension Regulation and Supervision Agency, Capital Markets Board, Central Registry Agency, Insurance Association of Türkiye, Insurance Arbitration Commission, Insurance Information and Monitoring Center, Pension Monitoring Center, Financial Crimes Investigation Board, and Credit Bureau; to our shareholders and direct/indirect subsidiaries; affiliated companies; insurance/pension companies; agencies, brokers, intermediaries, financial institutions, investment/portfolio companies, reinsurers with whom we cooperate or receive services; hospitals for information purposes particularly during compensation processes; actuaries and expert organizations during death or disability processes; suppliers, program partners and relevant third parties; and, based on your explicit consent, reinsurers and retrocessionaires located abroad.

III. Method and Legal Grounds for Collecting Personal Data

Your personal data may be collected verbally, in writing or electronically, through automatic or partially automatic methods, and via the Company's Headquarters Departments, Regional Offices, Liaison Offices, agencies, intermediaries, brokers, insurance and pension companies, public institutions and authorities, policy and contract parties, call centers, digital platforms (internet branch, mobile application, social media, etc.) and cookies on these platforms, Identity Sharing System and all other similar channels, within the scope of the personal data processing conditions specified in Articles 5 and 6 of Law No. 6698 and for the purposes set out in Article 1 of this Information Notice, based on the establishment and performance of the contract executed with our Company, explicit provision in the law, necessity for the establishment, exercise or protection of a right, fulfillment of legal obligations, legitimate interests of our Company, and based on your explicit consent in situations where explicit consent is required, as well as your consent for commercial electronic communications if provided.

IV. Rights of the Data Subject

In the event you submit your requests regarding the rights listed below to our Company as a data subject, your request will be evaluated and finalized free of charge within the shortest time and in any case within thirty days at the latest, through written or secure electronic communication channels, following identity verification. However, if the transaction requires an additional cost, the tariff determined by the Personal Data Protection Board may be charged.

In order to ensure the accuracy and up-to-dateness of the personal data we hold about you, it is important that you notify our Company whenever a change occurs in your personal data.

As a data subject, you have the right to:

- Learn whether your personal data is being processed,
- Request information if your personal data has been processed,
- Learn the purpose of processing your personal data and whether they are used in accordance with the purpose,
- Know the third parties to whom personal data is transferred domestically or abroad,
- Request correction of your personal data in case they are processed incompletely or inaccurately and request notification of such correction to third parties to whom the data has been transferred,
- Request deletion or destruction of personal data if the reasons requiring the processing no longer exist, even if it has been processed in accordance with law and other relevant legislation, and request notification of this process to third parties to whom the data has been transferred,
- Object to any unfavorable outcome arising from the analysis of your processed data exclusively through automated systems,
- Request compensation in case you suffer damage due to unlawful processing of your personal data.

For further information and to review our policies, you may access the full text of our information notice and policies at

<https://www.turkiyesigorta.com.tr/yasalbilgilendirme/kisisel-verilerin-korunmasi/emeklilik>

You may submit your requests regarding the rights listed in Article 11 of Law No. 6698 by filling out the "Data Subject Application Form" available at this address, together with documents verifying your identity and a petition containing your request, by personally delivering it to the address above or sending it via a notary public, or by sending it to our KEP address with a secure electronic signature or mobile signature, or by using your e-mail address previously notified to our Company and registered in our system.

Participant / Insured:
Signature:
Date:

Authorized Representative:
Signature:
Date:

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Mersis No	: 0434005145200019
Address	: Levent Mah. Çayır Çimen Sok. No:7 34330 Levent - Beşiktaş / İSTANBUL
Phone & Fax No	: 0212 310 37 00 & 0212 310 39 99
Contact Center	: 0850 202 20 20
E-mail	: bilgi@turkiyehayatemeklilik.com.tr
KEP Address	: turkiyehayatemeklilik@hs02.kep.tr
Website	: www.turkiyehayatemeklilik.com.tr

As Türkiye Hayat ve Emeklilik Anonim Şirketi ("Company"), acting in the capacity of "Data Controller", we would like to inform you, within the scope of the Law No. 6698 on the Protection of Personal Data ("Law No. 6698"), regarding the purposes and legal grounds for processing your personal data as well as your rights. Our Company takes all necessary administrative and technical measures at the highest level in order to ensure the lawful collection, storage, sharing, and protection of your personal data in accordance with Law No. 6698.

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- Establishing and performing individual pension and life insurance contracts offered by our Company, and carrying out all processes related to the contractual relationship,
- Fulfilling our obligations arising from the Turkish Commercial Code, Insurance Law, Law on the Individual Pension Savings and Investment System, Law on the Prevention of Laundering Proceeds of Crime, Turkish Civil Code and other applicable legislation,
- Ensuring that insurance and individual pension activities are carried out in accordance with Company procedures and/or applicable legislation,
- Conducting business and transactions with business partners and/or suppliers in relation to the provision and development of our products, services and any additional benefits,
- Managing risk assessment, compensation payment processes, policy issuance and renewal operations in relation to the insurance coverage provided, and obtaining expert opinions when necessary,
- Reinsuring risks and conducting reinsurance and coinsurance activities,
- Preparing all records and documents that constitute the basis for transactions in electronic environments (internet branch, mobile application, ATMs, call center, social media, etc.) or in physical form,
- Recording identification, address and other information including profession, income status, and purpose of business transactions with our Company to fulfill Know-Your-Customer obligations under applicable legislation,
- Managing customer relations and ensuring customer satisfaction regarding our products and services,
- Obtaining information from domestic postal services, National Address Database (Central Civil Registration System - MERNIS) and similar institutions for the purposes of address verification and updating,
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- Planning and executing business activities and operational processes,
- Managing corporate sustainability, corporate governance and strategic planning processes,
- Planning, auditing and executing information security processes,
- Processing online visitor data in accordance with applicable legislation,
- Managing membership transactions for our online platforms,
- Recording images through security cameras in the Company's headquarters and service units due to workplace security practices and legal obligations,
- Planning and executing marketing, sales and after-sales support activities,
- Based on your explicit consent and your approval for commercial electronic communications, performing promotional and marketing activities for products and services through targeting, profiling, and analytics tailored to your preferences and interests, conducting cross-selling activities, and performing statistical analyses and market research through survey studies to improve service quality,
- Based on your explicit consent, sharing your data with insurance brokers and reinsurance companies located abroad for the purposes of reinsuring risks,
- Obtaining your special categories of personal data, including health data, from you and/or public or private healthcare service providers, registering such data in our data systems, storing it for the periods required by legislation, and fulfilling reporting obligations requested by official and regulatory authorities such as the Ministry of Treasury and Finance of the Republic of Türkiye, Central Bank of the Republic of Türkiye, Insurance and Private Pension Regulation and Supervision Agency, Capital Markets Board, Central Registry Agency, Insurance Association of Türkiye, Insurance Arbitration Commission, Insurance Information and Monitoring Center, Pension Monitoring Center, Financial Crimes Investigation Board, and Credit Bureau,
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III. Method and Legal Grounds for Collecting Personal Data

Your personal data may be collected verbally, in writing or electronically, through automatic or partially automatic methods, and via the Company's Headquarters Departments, Regional Offices, Liaison Offices, agencies, intermediaries, brokers, insurance and pension companies, public institutions and authorities, policy and contract parties, call centers, digital platforms (internet branch, mobile application, social media, etc.) and cookies on these platforms, Identity Sharing System and all other similar channels, within the scope of the personal data processing conditions specified in Articles 5 and 6 of Law No. 6698 and for the purposes set out in Article 1 of this Information Notice, based on the establishment and performance of the contract executed with our Company, explicit provision in the law, necessity for the establishment, exercise or protection of a right, fulfillment of legal obligations, legitimate interests of our Company, and based on your explicit consent in situations where explicit consent is required, as well as your consent for commercial electronic communications if provided.

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- Request deletion or destruction of personal data if the reasons requiring the processing no longer exist, even if it has been processed in accordance with law and other relevant legislation, and request notification of this process to third parties to whom the data has been transferred,
- Object to any unfavorable outcome arising from the analysis of your processed data exclusively through automated systems,
- Request compensation in case you suffer damage due to unlawful processing of your personal data.

For further information and to review our policies, you may access the full text of our information notice and policies at

<https://www.turkiyesigorta.com.tr/yasalbilgilendirme/kisisel-verilerin-korunmasi/emeklilik>

You may submit your requests regarding the rights listed in Article 11 of Law No. 6698 by filling out the "Data Subject Application Form" available at this address, together with documents verifying your identity and a petition containing your request, by personally delivering it to the address above or sending it via a notary public, or by sending it to our KEP address with a secure electronic signature or mobile signature, or by using your e-mail address previously notified to our Company and registered in our system.

Participant / Insured:
Signature:
Date:

Authorized Representative:
Signature:
Date:

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ENTRY INFORMATION FORM (PARTICIPANT)

Contract
NoProposal
Serial No: SP

HOW DOES MY CONTRACT ENTER INTO FORCE? DO I HAVE THE RIGHT OF WITHDRAWAL?

- I understand that my contract will enter into force on the date when a payment of at least USD 500,000 or its equivalent in foreign currency, converted to TL, is credited in cash to the Company's accounts.
- I understand that the three-year period required in the system to be eligible for Turkish citizenship begins on the effective date of the pension contract.
- I understand that if I exercise my right of withdrawal, I will lose the right to obtain Turkish citizenship.
- I understand that I can withdraw from the contract within two months from the date I signed the proposal form (or approved the proposal in case of a remote sale).
- I understand that if I withdraw from the contract, the Company will refund my accumulated savings in my account, without any deductions except for the total fund expenses, within 10 business days.
- I understand that if my contract has entered into force, payment will be made after withholding income tax, if any, on returns.

IS THERE A GOVERNMENT CONTRIBUTION IN THE SYSTEM?

- I understand that I cannot receive a government contribution on the contributions I make before acquiring Turkish citizenship.
- I understand that after acquiring Turkish citizenship, 30% of the contributions I pay will be contributed to my account by the Government within the legal limits.
- I understand that the government contribution and its returns will be fully payable if I remain in the system for at least 3 years (15%), 6 years (35%), or 10 years (60%), or if I retire or leave due to death/disability.
- I understand that no tax is withheld on the earnings of the pension investment funds.

WHAT FLEXIBILITIES ARE OFFERED TO ME?

- Company Transfer: I understand that I can transfer my contract to another company after 3 years. I also understand that in order for the transferred contract to be eligible for another transfer, I must remain with the new company for at least one year.
- Plan Change: I understand that I cannot request a plan change during the first 3 years from the contract's effective date. After 3 years, I can change my pension plan up to four times per year.
- Fund Selection: I understand that I must keep my savings in the funds determined by the Insurance and Private Pension Regulation and Supervision Agency (SEDĐK).
- Fund Switching: I understand that I can change my fund allocation up to 12 times per year. I understand that my fund switch request will be executed within a maximum of two business days. I understand that through fund allocation changes, I can select funds established by other

companies via BEFAS (Individual Pension Fund Trading Platform).

I understand that I cannot select funds with "foreign" or "external debt instruments" in their title, including those offered on BEFAS.

- Government Contribution Tracking: I understand that after the government contribution is paid, I can monitor the amounts in my account through my Company or Takasbank via the website or the Contact Center.
- Account Consolidation: I understand that for 3 years from the effective date of the contract, I cannot consolidate accounts for retirement purposes. I also understand that I am not required to consolidate accounts from the same or different companies at retirement. I understand that I can only exercise my account consolidation right when requesting to claim my retirement benefit. (Accounts opened under automatic enrollment, if any, are not included in the consolidation.)

CONTRIBUTION PAYMENT INFORMATION

- I understand that my contributions will be invested on the second business day at the latest after the funds are credited in cash to the Company account.
- I understand that I can change my contribution amount and payment period.
- I understand that payments made by credit card will be credited to the Company account after the blocking period ends.
- I understand that if a contribution payment for the term specified in my contract is not made within three months after the payment date, I will be considered in irregular payment status, and I will exit this status once I pay all overdue contributions.
- I understand that in order for the Turkish citizenship process to begin, the minimum contribution amount to be paid under this plan must be at least USD 500,000 or its equivalent in foreign currency, converted to TL at the exchange rate determined by the Central Bank of Türkiye at the time of transfer.

HOW ARE MY INVESTMENTS VALUED?

- I understand that my savings may fluctuate based on the contributions I make and the returns of the selected pension investment funds, and that the funds offered do not carry a guaranteed return.
- I understand that my savings will be held by a custodian institution independent of my pension company.
- I understand that the system operates in Turkish Lira and that my savings will be held in Turkish Lira.

DEDUCTIONS IN THE SYSTEM

- I understand that there is no entry fee or management expense deduction in this plan.
- I understand that a daily total fund expense deduction will be applied to the fund assets. (For details of these deductions, please refer to the proposal form.)

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WILL I PAY INCOME TAX?

- I understand that if I terminate my contract and withdraw my savings, income tax will be withheld on the investment income I earned in the system, at rates ranging from 5% to 15% depending on the duration I remained in the system.
- I understand that if I do not make any payment to the relevant account within three months after the due date of a missed contribution, it will be considered that I have temporarily suspended payments under my contract. I understand that there is no deduction for taking a break in this plan.

HOW DO I RETIRE?

- I understand that in order to acquire retirement rights in the system and to be entitled to receive the full amount in my account, including the government contribution, I must remain in the system for at least 10 years and have reached the age of 56.

HOW CAN I UTILIZE MY ACCUMULATED AMOUNT AFTER ACQUIRING AND EXERCISING RETIREMENT RIGHTS?

- I understand that I can receive my savings regularly by participating in a retirement income plan. In this case, I also understand that the remaining balance in my account will continue to be invested in pension investment funds.
- I understand that I can choose an annual income insurance plan to receive payments for a certain period or for life.
- I understand that I can withdraw my entire accumulated savings in a lump sum and exit the system.

CAN I LEAVE THE SYSTEM BEFORE ACQUIRING RETIREMENT RIGHTS?

- I understand that I have the right to leave the system, but if I leave within the first 3 years from the effective date of the pension contract, I will lose the right to acquire Turkish citizenship.
- I understand that leaving the system may affect taxation, government contributions, and other provisions of my contract, and that I can obtain information about leaving from the Company.
- I understand that if I terminate my pension contract before acquiring retirement rights, or if I have acquired retirement rights but do not exercise them, I will lose the entitlements related to the duration calculated from my entry date into the Individual Pension System for the terminated contract.
- I understand that within five business days from the date my request to leave the system reaches the Company, the Company will provide me access to the "Leaving Information and Request Form" and my account statement via secure electronic communication channels. I also understand that I can access my leaving information and account statement through a secure page created in my name on the Company's website.
- I understand that if I sign and send my leaving request form to the Company via fax or mail, the accumulated savings in my individual pension account and any government contributions I am entitled to will be paid to the account I specified within twenty business days from the date the form reaches the Company, after applying the necessary deductions. Any government contribution amounts that accrue afterward, to which I am entitled, will be paid to the account I specified within five business days following the date they are credited.
- I understand that the twenty-business-day period begins once all documents required to be submitted in accordance with applicable regulations are completed.
- I understand that the date I submit the final sale instruction for the fund units in my contract will be considered the termination date of my contract. If there are no fund units in my account, I understand that my contract will be considered terminated on the business day following the date my leaving request reaches the Company.

I have read the information written above.

Date:/...../.....

Name Surname:

Signature:

This form has been issued in two copies, and one copy shall be retained by the participant.

COMPANY COPY

Print Version: 14 Date: November 2025

ENTRY INFORMATION FORM (PARTICIPANT)

Contract
NoProposal
Serial No: SP

WILL I PAY INCOME TAX?

- I understand that if I terminate my contract and withdraw my savings, income tax will be withheld on the investment income I earned in the system, at rates ranging from 5% to 15% depending on the duration I remained in the system.
- I understand that if I do not make any payment to the relevant account within three months after the due date of a missed contribution, it will be considered that I have temporarily suspended payments under my contract. I understand that there is no deduction for taking a break in this plan.

HOW DO I RETIRE?

- I understand that in order to acquire retirement rights in the system and to be entitled to receive the full amount in my account, including the government contribution, I must remain in the system for at least 10 years and have reached the age of 56.

HOW CAN I UTILIZE MY ACCUMULATED AMOUNT AFTER ACQUIRING AND EXERCISING RETIREMENT RIGHTS?

- I understand that I can receive my savings regularly by participating in a retirement income plan. In this case, I also understand that the remaining balance in my account will continue to be invested in pension investment funds.
- I understand that I can choose an annual income insurance plan to receive payments for a certain period or for life.
- I understand that I can withdraw my entire accumulated savings in a lump sum and exit the system.

CAN I LEAVE THE SYSTEM BEFORE ACQUIRING RETIREMENT RIGHTS?

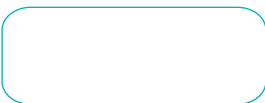
- I understand that I have the right to leave the system, but if I leave within the first 3 years from the effective date of the pension contract, I will lose the right to acquire Turkish citizenship.
- I understand that leaving the system may affect taxation, government contributions, and other provisions of my contract, and that I can obtain information about leaving from the Company.
- I understand that if I terminate my pension contract before acquiring retirement rights, or if I have acquired retirement rights but do not exercise them, I will lose the entitlements related to the duration calculated from my entry date into the Individual Pension System for the terminated contract.
- I understand that within five business days from the date my request to leave the system reaches the Company, the Company will provide me access to the "Leaving Information and Request Form" and my account statement via secure electronic communication channels. I also understand that I can access my leaving information and account statement through a secure page created in my name on the Company's website.
- I understand that if I sign and send my leaving request form to the Company via fax or mail, the accumulated savings in my individual pension account and any government contributions I am entitled to will be paid to the account I specified within twenty business days from the date the form reaches the Company, after applying the necessary deductions. Any government contribution amounts that accrue afterward, to which I am entitled, will be paid to the account I specified within five business days following the date they are credited.
- I understand that the twenty-business-day period begins once all documents required to be submitted in accordance with applicable regulations are completed.
- I understand that the date I submit the final sale instruction for the fund units in my contract will be considered the termination date of my contract. If there are no fund units in my account, I understand that my contract will be considered terminated on the business day following the date my leaving request reaches the Company.

I have read the information written above.

Date:/...../.....

Name Surname:

Signature:



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PARTICIPANT COPY

Print Version: 14 Date: November 2025

INDIVIDUAL PENSION CONTRACT PROPOSAL FORM
PARTICIPATION-BASED CITIZENSHIP PENSION PLAN 30-5002

Proposal
Serial No: SP

Contract Type: ☐ New Contract

Campaign Code: ☐☐☐☐☐☐☐☐

PARTICIPANT INFORMATION

ID Type : Passport No* :
ID Number : Nationality :
Full Name : Gender :
Mother's Name : Place of Birth :
Father's Name : City :
Date of Birth : District :
Marital Status : Country :
Tax Office : Sector of Employment :
Tax Identification Number : Public ☐ Private ☐

Employer/Company: Occupation:
Start Date : // Average Monthly Gross Income:
Education Level : Primary ☐ Secondary ☐ High School ☐ Associate ☐ Bachelor's ☐ Graduate ☐ Doctorate ☐
Do you have U.S. Citizenship? : Yes ☐ No ☐
If Yes, Reason: : U.S. Citizenship ☐ U.S. Tax Liability ☐ GreenCard ☐
U.S./Tax ID No :
Country of Tax Residence : Country 1: TIN1:
Reason for not providing TIN (if applicable) :

PARTICIPANT CONTACT INFORMATION Home ☐ Work ☐

Address:
Email:
Home Phone: Work Phone:
Mobile Phone: Fax:

I agree to receive all communications regarding my contract and its continuation via my preferred method:

Email ☐ SMS ☐ Mail ☐

AUTHORIZED REPRESENTATIVE INFORMATION

Full Name: Mobile Phone:
ID Type: Home Phone:
ID Number: Work Phone:
T.C. ID No: Fax:
Nationality: Address:
Mother's Name:
Father's Name:
Place of Birth:
Date of Birth:
Occupation:
Tax Office:
Tax ID No:
Email:

This form has been issued in two copies, and one copy shall be retained by the participant.

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Print Version: 14 Date: November 2025

Proposal
Serial No: SP

PARTICIPANT AND CONTRIBUTOR INFORMATION

Full Name:
ID No:
ID Type:
T.C. ID No:
Mother's Name:
Date of Birth:
Gender:
Occupation:
Tax Office:
Address:
Home Phone:
Mobile Phone:
Passport No:
Nationality:
Father's Name: –
Place of Birth (City/District):
Marital Status:
Education Level: –
Average Monthly Gross Income: –
Tax ID No: –
Email:
Work Phone:
Fax:
Is there an employer-employee relationship?: Yes ☐ No ☐
(If "Yes," Employer Information section must be completed.)

BENEFICIARY INFORMATION 1

☐ Legal Heirs ☐ Other**

ID Type:
ID No:
Mother's Name:
Date of Birth:
Nationality:
Share Percentage: %
Full Name:
Father's Name:
Place of Birth:
Gender:

BENEFICIARY INFORMATION 2

ID Type:
ID No:
Mother's Name:
Date of Birth:
Nationality:
Share Percentage: %
Full Name:
Father's Name:
Place of Birth:
Gender:

Government Contribution will not be paid for contributions made by participants who are not citizens of the Republic of Türkiye and do not hold a Blue Card.

Under Article 20, Paragraph 2(f) of the Regulation on the Implementation of the Turkish Citizenship Law, participants who acquire Turkish citizenship are eligible for Government Contribution on contribution amounts paid after acquiring Turkish citizenship.

*Mandatory for foreign nationals.

**If the participant assigns more than one beneficiary other than legal heirs, the Beneficiary Information section must be completed.

Participant's Signature:

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Print Version: 14 Date: November 2025

INDIVIDUAL PENSION CONTRACT PROPOSAL FORM
PARTICIPATION-BASED CITIZENSHIP PENSION PLAN 30-5002

Proposal
Serial No: SP

Contract Type: ☐ New Contract

Campaign Code: ☐☐☐☐☐☐☐☐

PARTICIPANT INFORMATION

ID Type : Passport No* :
ID Number : Nationality :
Full Name : Gender :
Mother's Name : Place of Birth :
Father's Name : City :
Date of Birth : District :
Marital Status : Country :
Tax Office : Sector of Employment :
Tax Identification Number : Public ☐ Private ☐

Employer/Company: Occupation:
Start Date : // Ortalama Aylık Brüt Gelir :
Education Level : Primary ☐ Secondary ☐ High School ☐ Associate Degree ☐ Bachelor's Degree ☐ Graduate Degree ☐ Doctorate ☐
Do you have U.S. Citizenship? : Yes ☐ No ☐
If Yes, Reason: : U.S. Citizenship ☐ U.S. Tax Liability ☐ GreenCard ☐
U.S./Tax ID No :
Country of Tax Residence : Country 1: TIN1:
Reason for not providing TIN (if applicable) :
Home ☐ Work ☐

Address:

Email:

Home Phone:

Work Phone:

Mobile Phone:

Fax:

I agree to receive all communications regarding my contract and its continuation via my preferred method:

Email ☐ SMS ☐ Mail ☐

AUTHORIZED REPRESENTATIVE INFORMATION

Full Name: Mobile Phone:
ID Type: Home Phone:
ID Number: Work Phone:
T.C. ID No: Fax:
Nationality: Address:
Mother's Name:
Father's Name:
Place of Birth:
Date of Birth:
Occupation:
Tax Office:
Tax ID No:
Email:

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Print Version: 14 Date: November 2025

Proposal
Serial No: SP

PARTICIPANT AND CONTRIBUTOR INFORMATION

Full Name:
ID No:
ID Type:
T.C. ID No:
Mother's Name:
Date of Birth:
Gender:
Occupation:
Tax Office:
Address:
Home Phone:
Mobile Phone:
Passport No:
Nationality:
Father's Name: –
Place of Birth (City/District):
Marital Status:
Education Level: –
Average Monthly Gross Income: –
Tax ID No: –
Email:
Work Phone:
Fax:
Is there an employer-employee relationship?: Yes ☐ No ☐
(If "Yes," Employer Information section must be completed.)

BENEFICIARY INFORMATION 1

☐ Legal Heirs ☐ Other**

ID Type:
ID No:
Mother's Name:
Date of Birth:
Nationality:
Share Percentage: %
Full Name:
Father's Name:
Place of Birth:
Gender:

BENEFICIARY INFORMATION 2

ID Type:
ID No:
Mother's Name:
Date of Birth:
Nationality:
Share Percentage: %
Full Name:
Father's Name:
Place of Birth:
Gender:

Government Contribution will not be paid for contributions made by participants who are not citizens of the Republic of Türkiye and do not hold a Blue Card.

Under Article 20, Paragraph 2(f) of the Regulation on the Implementation of the Turkish Citizenship Law, participants who acquire Turkish citizenship are eligible for Government Contribution on contribution amounts paid after acquiring Turkish citizenship.

*Mandatory for foreign nationals.

**If the participant assigns more than one beneficiary other than legal heirs, the Beneficiary Information section must be completed.

Participant's Signature:

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Print Version: 14 Date: November 2025

DEDUCTIONS FROM THE PLAN

Proposal
Serial No: SP

BREAK PAYMENT DEDUCTION:

If a contribution is not paid within three months following its due date and no payment is made to the relevant account, the contract will be considered as temporarily suspended. There is no deduction for taking a break in this plan.

ENTRY FEE DEDUCTION:

There is no entry fee deduction in this plan.

NOTE:

Except for fund management fees, if the total of upfront entry fee, management fee deduction, break deduction, and deferred exit entry fee deduction exceeds the legal upper limit—which is 8.5% of the Monthly Gross Minimum Wage calculated for each year—the excess amount will be offset against the deferred exit entry fee.

MANAGEMENT FEE DEDUCTION:

There is no management fee deduction in this plan.

WITHHOLDING TAX DEDUCTIONS:

A withholding tax may be applied on the portion of the paid contributions corresponding to the investment returns in the system. The rates are as follows: 15% if leaving the system before completing 10 years; 10% if leaving after 10 years but before acquiring retirement rights; 5% if leaving after completing 10 years and 56 years of age with retirement rights exercised, or in cases of mandatory exits such as death, disability, or liquidation.

At the participant's request, it is possible to terminate the contract even if retirement rights have been acquired but not exercised. In such cases, the rules regarding leaving the system apply.

PREFERRED PENSION PLAN FUND INFORMATION

CAUTIOUS: I can accept minimal risk. I do not actively follow the markets. I do not expect high returns. Preserving the value of my savings is sufficient for me.

BALANCED: I can accept a small amount of risk. I try to follow the markets. Returns close to inflation are sufficient for me.

BOLD: I can take occasional risks. I follow the markets at a sufficient level. I aim for higher medium-term returns.

AGGRESSIVE: I enjoy taking risks. I closely monitor the markets. I am willing to accept short-term losses. I expect high long-term returns.

CONTRIBUTION ALLOCATION PERCENTAGE:

I prefer my pension investments to be allocated according to the proportions I have determined below.

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Print Version: 14 Date: November 2025

☐ CAUTIOUS ☐ BALANCED ☐ BOLD ☐ AGGRESSIVE ☐ CONTRIBUTION ALLOCATION PERCENTAGE

GROUP	EYF Short Code	Name of Pension Investment Fund (EYF):	Annual Fund Management Fee Rate (%)	Annual Total Fund Expense Ratio (%)	Contribution Allocation Percentage	RISK LEVEL			
						Cautious %	Balanced %	Bold %	Aggressive %
I	VGA	Türkiye Hayat ve Emeklilik AŞ Gold Participation Pension Investment Fund (EYF)	0,91%	1,09%		10	20	20	20
	VGD	Türkiye Hayat ve Emeklilik AŞ Precious Metals Participation Pension Investment Fund (EYF)	1,00%	1,09%					
II	VGB	Türkiye Hayat ve Emeklilik AŞ Standard Participation Pension Investment Fund (EYF)	1,86%	1,91%					
	ZHD	Türkiye Hayat ve Emeklilik AŞ Public External Lease Certificates Participation Pension Investment Fund (EYF)	1,86%	1,91%		10	20	20	20
III	HHN	Türkiye Hayat ve Emeklilik AŞ Dynamic Variable Participation Pension Investment Fund (EYF)	2,25%	2,28%				60	
	VEB	Türkiye Hayat ve Emeklilik AŞ Balanced Variable Participation Pension Investment Fund (EYF)	1,83%	2,28%			60		
	HHM	Türkiye Hayat ve Emeklilik AŞ Aggressive Variable Participation Pension Investment Fund (EYF)	2,20%	2,28%					40
	VYB	Türkiye Hayat ve Emeklilik AŞ Equity Participation Pension Investment Fund (EYF)	2,20%	2,28%					20
	ZHF	Türkiye Hayat ve Emeklilik AŞ Cautious Variable Participation Pension Investment Fund (EYF)	2,23%	2,28%		80			
IV	VER	Türkiye Hayat ve Emeklilik AŞ Contribution Participation Pension Investment Fund (EYF)	0,36%	0,37%		100			

If no pension fund preference is made, your contributions will be invested in the Participation **Standard Pension Investment Fund**, which is defined as the standard fund.

*As stated in the "Regulation on Amendments to the Individual Pension System Regulation" dated May 25, 2015, expenses related to the fund may be deducted from the fund, and the total deduction to be applied, including the fund management fee, is as follows: for Group I funds, an annual rate of 1.09% (daily 0.00299%); for Group II funds, an annual rate of 1.91% (daily 0.00523%); for Group III funds, an annual rate of 2.28% (daily 0.00625%); and for Group IV funds, an annual rate of 0.365% (daily 0.001%).

REFUND OF TOTAL FUND EXPENSE DEDUCTIONS:

Refunds of total fund expense deductions begin from the 6th year of the contract. The company refunds 2.5% per year of the total fund expense deduction to the participant's individual pension account starting from the 6th year of the contract.

If the participant withdraws after the 6th year, the fund expense deductions applied from the last contract anniversary to the withdrawal date are refunded to the participant's account according to the refund rate applicable for that year. The refund rate is applied by increasing the previous year's refund rate by 2.5 percentage points each year. From the 15th year onward, a fixed refund rate of 25% is applied. Expense amounts that, after the refund, would reduce the accumulated balance by less than 1% are not refunded. Mandatory expenses incurred by the fund portfolio are not included in the refund calculation.

TOTAL DEDUCTION REFUND ASSOCIATED WITH STATE CONTRIBUTION:

The total deduction refund associated with the state contribution is calculated if the contract is terminated after completing the 5th year. For each contract, the total deductions applied by the company from the contract start date to the contract termination date (Management Fee Deduction, Interruption Deduction, Entry Fee Deduction, Total Fund Expense Deduction) are calculated. If this total exceeds the amount in the state contribution account, if any, at the time of termination, the exceeding amount is refunded by multiplying it with the rates shown in the table below.

Contract Year	To Be Used in Control
6	60%
7	70%
8	80%
9	90%
10+	100%

Contracts for which the total accumulated balance at the withdrawal date exceeds ten times the annual gross minimum wage, as well as contracts with irregular payments, are **not subject to this control**. In this control, the **monthly gross minimum wage applicable to individuals over the age of 16** for the first six months of the relevant calendar year is taken as the reference.

IRREGULAR PAYMENTS

For contribution payments with a due date of **01.01.2016** or later, if a contribution is not paid on its due date, and the contribution for the contract term specified in the pension agreement is not made within **three months** following the payment date, the contract is considered to have **irregular payments under** the relevant agreement.

If all unpaid installments of a contract deemed to have **irregular payments** are paid in a **single payment**, the contract is then considered to have resumed regular payments.

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DEDUCTIONS FROM THE PLAN

Proposal
Serial No: SP

BREAK PAYMENT DEDUCTION:

If a contribution is not paid within three months following its due date and no payment is made to the relevant account, the contract will be considered as temporarily suspended. There is no deduction for taking a break in this plan.

ENTRY FEE DEDUCTION:

There is no entry fee deduction in this plan.

NOTE:

Except for fund management fees, if the total of upfront entry fee, management fee deduction, break deduction, and deferred exit entry fee deduction exceeds the legal upper limit—which is 8.5% of the Monthly Gross Minimum Wage calculated for each year—the excess amount will be offset against the deferred exit entry fee.

MANAGEMENT FEE DEDUCTION:

There is no management fee deduction in this plan.

WITHHOLDING TAX DEDUCTIONS:

A withholding tax may be applied on the portion of the paid contributions corresponding to the investment returns in the system. The rates are as follows: 15% if leaving the system before completing 10 years; 10% if leaving after 10 years but before acquiring retirement rights; 5% if leaving after completing 10 years and 56 years of age with retirement rights exercised, or in cases of mandatory exits such as death, disability, or liquidation.

At the participant's request, it is possible to terminate the contract even if retirement rights have been acquired but not exercised. In such cases, the rules regarding leaving the system apply.

PREFERRED PENSION PLAN FUND INFORMATION

CAUTIOUS: I can accept minimal risk. I do not actively follow the markets. I do not expect high returns. Preserving the value of my savings is sufficient for me.

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						Cautious %	Balanced %	Bold %	Aggressive %
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	ZHD	Türkiye Hayat ve Emeklilik AŞ Public External Lease Certificates Participation Pension Investment Fund (EYF)	1,86%	1,91%		10	20	20	20
III	HHN	Türkiye Hayat ve Emeklilik AŞ Dynamic Variable Participation Pension Investment Fund (EYF)	2,25%	2,28%				60	
	VEB	Türkiye Hayat ve Emeklilik AŞ Balanced Variable Participation Pension Investment Fund (EYF)	1,83%	2,28%			60		
	HHM	Türkiye Hayat ve Emeklilik AŞ Aggressive Variable Participation Pension Investment Fund (EYF)	2,20%	2,28%					40
	VYB	Türkiye Hayat ve Emeklilik AŞ Equity Participation Pension Investment Fund (EYF)	2,20%	2,28%					20
	ZHF	Türkiye Hayat ve Emeklilik AŞ Cautious Variable Participation Pension Investment Fund (EYF)	2,23%	2,28%		80			
IV	VER	Türkiye Hayat ve Emeklilik AŞ Contribution Participation Pension Investment Fund (EYF)	0,36%	0,37%		100			

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*As stated in the "Regulation on Amendments to the Individual Pension System Regulation" dated May 25, 2015, expenses related to the fund may be deducted from the fund, and the total deduction to be applied, including the fund management fee, is as follows: for Group I funds, an annual rate of 1.09% (daily 0.00299%); for Group II funds, an annual rate of 1.91% (daily 0.00523%); for Group III funds, an annual rate of 2.28% (daily 0.00625%); and for Group IV funds, an annual rate of 0.365% (daily 0.001%).

REFUND OF TOTAL FUND EXPENSE DEDUCTIONS:

Refunds of total fund expense deductions begin from the 6th year of the contract. The company refunds 2.5% per year of the total fund expense deduction to the participant's individual pension account starting from the 6th year of the contract.

If the participant withdraws after the 6th year, the fund expense deductions applied from the last contract anniversary to the withdrawal date are refunded to the participant's account according to the refund rate applicable for that year. The refund rate is applied by increasing the previous year's refund rate by 2.5 percentage points each year. From the 15th year onward, a fixed refund rate of 25% is applied. Expense amounts that, after the refund, would reduce the accumulated balance by less than 1% are not refunded. Mandatory expenses incurred by the fund portfolio are not included in the refund calculation.

TOTAL DEDUCTION REFUND ASSOCIATED WITH STATE CONTRIBUTION:

The total deduction refund associated with the state contribution is calculated if the contract is terminated after completing the 5th year. For each contract, the total deductions applied by the company from the contract start date to the contract termination date (Management Fee Deduction, Interruption Deduction, Entry Fee Deduction, Total Fund Expense Deduction) are calculated. If this total exceeds the amount in the state contribution account, if any, at the time of termination, the exceeding amount is refunded by multiplying it with the rates shown in the table below.

Contract Year	To Be Used in Control
6	60%
7	70%
8	80%
9	90%
10+	100%

Contracts for which the total accumulated balance at the withdrawal date exceeds ten times the annual gross minimum wage, as well as contracts with irregular payments, are **not subject to this control**. In this control, the **monthly gross minimum wage applicable to individuals over the age of 16** for the first six months of the relevant calendar year is taken as the reference.

IRREGULAR PAYMENTS

For contribution payments with a due date of **01.01.2016** or later, if a contribution is not paid on its due date, and the contribution for the contract term specified in the pension agreement is not made within **three months** following the payment date, the contract is considered to have **irregular payments under** the relevant agreement.

If all unpaid installments of a contract deemed to have **irregular payments** are paid in a **single payment**, the contract is then considered to have resumed regular payments.

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Print Version: 14 Date: November 2025

CHANGES IN FUND ALLOCATION, PLAN CHANGES AND TRANSFER RIGHTS TO ANOTHER PENSION COMPANY

FUND ALLOCATION CHANGES

- Accumulations must be kept in the funds determined by the **Insurance and Private Pension Regulation and Supervision Authority**.
- The allocation percentages or amounts of the accumulations and paid contributions in individual pension accounts can be changed **up to 12 times per year**.
- Requests for changes must be submitted at least **two business days** before the desired change date, either in writing to the company, via the company's contact center, or through the secure page created on the company's website in the participant's name. The company executes the change request by providing the necessary instructions as of the requested change date.
- Participants can specify contribution allocation ratios for:
 - a) **Only existing accumulations,**
 - b) **Contributions to be paid from the date of the change request onward,**
 - c) **Both existing accumulations and future contributions.**

PENSION PLAN CHANGES

- I understand that I **cannot request a plan change within the first 3 years** from the contract start date. After 3 years, the pension plan can be changed **up to four times per year**. Requests must be submitted in writing, via the contact center, or through the secure page created in the participant's name on the company's website.
- Plan change procedures are completed **within 10 business days** from the date the request is received by the company. The new pension agreement is sent to the participant and, if applicable, the sponsor **within 10 business days** following the change. Plans effective before **01/01/2016** cannot be changed through plan change procedures.

TRANSFER OF ACCUMULATIONS

- I understand that I **cannot request a transfer to another company within the first 3 years** from the contract start date.
- Subject to the applicable rules on the exercise of rights, accumulations under a pension agreement remaining with the company for three years can be transferred to another company upon request by the participant or sponsor, except for contracts received through transfer after the contract start date. For a contract received via transfer to be eligible for another transfer, it must remain with the relevant company for **at least one year**. Transfers include the total accumulation, any amounts in the state contribution account, and all relevant information and documents.
- **Partial transfers are not allowed.**
- Upon a transfer request, the company sends the participant or sponsor an **account statement, transfer information form, and request form within five business days**. The participant or sponsor submits these along with the account statement to the company to which the transfer will be made. If the receiving company approves the request, it proposes a plan and provides information about any applicable deductions.
- The transfer of accumulations, including amounts in the state contribution account, is executed **within 10 business days** following the date the signed transfer request form is received by the company, after canceling all payment instructions.
- The new pension agreement with the receiving company comes into **effect in accordance with the provisions for the commencement of a pension agreement**, even if there are no accumulations at the transfer date. The new agreement is sent to the participant, sponsor, or employer's preferred address or delivered via secure electronic communication **within 10 business days** of commencement. No entry fee is charged for the new pension agreement. Rights arising from the participant's original entry date into the individual pension system, including any vesting periods, are fully preserved at the receiving company. Amounts transferred are invested within **two business days** following their credit to the company accounts.

IMPLEMENTATION PRINCIPLES

- **TÜRKİYE HAYAT ve EMEKLİLİK AŞ** operates in accordance with the decisions of its **Advisory Committee** and applicable laws under **Participation principles**. Information about Participation Insurance and Participation-Based Individual Pension is available on our website: www.turkiyesigorta.com.tr.
- Contributions and other amounts collected from participants are evaluated in accordance with **Participation principles**, and our products or services cannot be used for purposes or activities that are religiously illegitimate. All such matters are overseen by the Advisory Committee.
- The company reminds participants that **late interest, penalties, or similar amounts** payable under applicable legislation due to the company's failure to fulfill obligations on time will also be evaluated within the framework of Participation principles.

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Print Version: 14 Date: November 2025

PARTICIPANT DECLARATION

1. I have been provided with written and verbal information regarding the system, that the form has been read and understood completely and correctly, and that the entry information form has been delivered to me or, if I wish, can be provided to me via a permanent data storage medium.
2. I have chosen this plan of my own accord.
3. If the contract comes into effect, I acknowledge that the pension agreement provisions, prepared by the Company and sent to me in accordance with the legislation and the pension plan, shall become valid, binding on both parties, and that I accept these provisions.
4. I am aware that the individual pension intermediary cannot collect any payments, including contributions, under any circumstances.
5. Regarding the Internet Branch Terms of Use:
 - o The user ID, password, and security codes provided by the Company for the use of the Internet branch are personal and confidential.
 - o In all transactions I perform, the mentioned user ID, password, and security codes shall serve in place of my signature, and no other signed instruction shall be required from me.
 - o Services obtained via the Internet shall be executed without my signature, and instructions given using my personal user ID, password, security codes, or other identification methods shall be considered equivalent to written instructions.
 - o The Company may, if deemed necessary, change the user ID, password, and security codes provided to me.
 - o I undertake to comply with any changes the Company deems necessary.
 - o Acceptance of the terms of use regarding the service agreement available on the Internet Branch is required for the provision of the service, and these terms shall be binding between the parties.
 - o I acknowledge that the Company shall not be responsible if the password is shared with or accessed by third parties.
 - o I acknowledge that I can obtain my payment receipts via the Türkiye Hayat ve Emeklilik AŞ Internet branch.
6. I understand and accept that if the information provided in this form is incorrect, I may be subject to sanctions under both local Turkish legislation and, where applicable, the local legislation of the United States or countries participating in Automatic Exchange of Information.
7. I undertake to submit a new form within 30 days if any information I have provided in this form changes or becomes incorrect.
8. I hereby declare that the English translation of this form has been provided to me as an attachment to the original language form.

PARTICIPANT AND CONTRIBUTOR INFORMATION**Contributor Paying Contributions for Participant's Account**

Name and Surname of Contributor:

Contributor's Identification

Number:

Contributor's Signature:

Individual Pension Intermediary Information

Name and Surname of Intermediary:

Police Registration Number (EGM):

Intermediary's Signature:

The right of withdrawal for the contract can be exercised within two months from the date the proposal form is signed. If the right of withdrawal is exercised, the right to obtain Turkish citizenship will be forfeited.

Participant / Representative Information

Proposal Form Signature Date:

Name and Surname of Participant / Representative:

Participant / Representative Identification Number:

Participant / Representative Signature:

Bank Staff Information**Portfolio Manager**

Name and Surname:

Bank Registration Number:

Bank Name:

Branch Name:

Branch Code:

Referans Referrer

Name and Surname:

Bank Registration Number:

Bank Name:

Bank Name:

Branch Code:

Pension Company Information

Title

: Türkiye Hayat ve Emeklilik AŞ

Head Office

: Levent Mahallesi, Çayır Çimen Sok. No: 7, Levent – Beşiktaş / İSTANBUL

Trade Registry Number

: 274811

MERSIS Number

: 0434005145200019

E-mail

: bilgi@turkiyehayatemeklilik.com.tr

Website

: www.turkiyesigorta.com.tr

Phone

: +90 212 310 37 00

Fax

: +90 212 310 39 99

Customer Contact Center

: 0 850 202 20 20

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Print Version: 14 Date: November 2025

CHANGES IN FUND ALLOCATION, PLAN CHANGES AND TRANSFER RIGHTS TO ANOTHER PENSION COMPANY

FUND ALLOCATION CHANGES

- Accumulations must be kept in the funds determined by the **Insurance and Private Pension Regulation and Supervision Authority**.
- The allocation percentages or amounts of the accumulations and paid contributions in individual pension accounts can be changed **up to 12 times per year**.
- Requests for changes must be submitted at least **two business days** before the desired change date, either in writing to the company, via the company's contact center, or through the secure page created on the company's website in the participant's name. The company executes the change request by providing the necessary instructions as of the requested change date.
- Participants can specify contribution allocation ratios for:
 - a) **Only existing accumulations,**
 - b) **Contributions to be paid from the date of the change request onward,**
 - c) **Both existing accumulations and future contributions.**

PENSION PLAN CHANGES

- I understand that I **cannot request a plan change within the first 3 years** from the contract start date. After 3 years, the pension plan can be changed **up to four times per year**. Requests must be submitted in writing, via the contact center, or through the secure page created in the participant's name on the company's website.
- Plan change procedures are completed **within 10 business days** from the date the request is received by the company. The new pension agreement is sent to the participant and, if applicable, the sponsor **within 10 business days** following the change. Plans effective before **01/01/2016** cannot be changed through plan change procedures.

TRANSFER OF ACCUMULATIONS

- I understand that I **cannot request a transfer to another company within the first 3 years** from the contract start date.
- Subject to the applicable rules on the exercise of rights, accumulations under a pension agreement remaining with the company for three years can be transferred to another company upon request by the participant or sponsor, except for contracts received through transfer after the contract start date. For a contract received via transfer to be eligible for another transfer, it must remain with the relevant company for **at least one year**. Transfers include the total accumulation, any amounts in the state contribution account, and all relevant information and documents.
- **Partial transfers are not allowed.**
- Upon a transfer request, the company sends the participant or sponsor an **account statement, transfer information form, and request form within five business days**. The participant or sponsor submits these along with the account statement to the company to which the transfer will be made. If the receiving company approves the request, it proposes a plan and provides information about any applicable deductions.
- The transfer of accumulations, including amounts in the state contribution account, is executed **within 10 business days** following the date the signed transfer request form is received by the company, after canceling all payment instructions.
- The new pension agreement with the receiving company comes into **effect in accordance with the provisions for the commencement of a pension agreement**, even if there are no accumulations at the transfer date. The new agreement is sent to the participant, sponsor, or employer's preferred address or delivered via secure electronic communication **within 10 business days** of commencement. No entry fee is charged for the new pension agreement. Rights arising from the participant's original entry date into the individual pension system, including any vesting periods, are fully preserved at the receiving company. Amounts transferred are invested within **two business days** following their credit to the company accounts.

IMPLEMENTATION PRINCIPLES

- **TÜRKİYE HAYAT ve EMEKLİLİK AŞ** operates in accordance with the decisions of its **Advisory Committee** and applicable laws under **Participation principles**. Information about Participation Insurance and Participation-Based Individual Pension is available on our website: www.turkiyesigorta.com.tr.
- Contributions and other amounts collected from participants are evaluated in accordance with **Participation principles**, and our products or services cannot be used for purposes or activities that are religiously illegitimate. All such matters are overseen by the Advisory Committee.
- The company reminds participants that **late interest, penalties, or similar amounts** payable under applicable legislation due to the company's failure to fulfill obligations on time will also be evaluated within the framework of Participation principles.

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PARTICIPANT COPY

Print Version: 14 Date: November 2025

PARTICIPANT DECLARATION

1. I have been provided with written and verbal information regarding the system, that the form has been read and understood completely and correctly, and that the entry information form has been delivered to me or, if I wish, can be provided to me via a permanent data storage medium.
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 - o I undertake to comply with any changes the Company deems necessary.
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Name and Surname of Contributor:

Contributor's Identification

Number:

Contributor's Signature:

Individual Pension Intermediary Information

Name and Surname of Intermediary:

Police Registration Number (EGM):

Intermediary's Signature:

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Participant / Representative Information

Proposal Form Signature Date:

Name and Surname of Participant / Representative:

Participant / Representative Identification Number:

Participant / Representative Signature:

Bank Staff Information**Portfolio Manager**

Name and Surname:

Bank Registration Number:

Bank Name:

Branch Name:

Branch Code:

Referans Referrer

Name and Surname:

Bank Registration Number:

Bank Name:

Bank Name:

Branch Code:

Pension Company Information

Title

: Türkiye Hayat ve Emeklilik AŞ

Head Office

: Levent Mahallesi, Çayır Çimen Sok. No: 7, Levent – Beşiktaş / İSTANBUL

Trade Registry Number

: 274811

MERSIS Number

: 0434005145200019

E-mail

: bilgi@turkiyehayatemeklilik.com.tr

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Customer Contact Center

: 0 850 202 20 20

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Print Version: 14 Date: November 2025

PRINCIPLES REGARDING CONTRIBUTION PAYMENTS

Minimum Contribution Amount : TRY 100

Initial Contribution Amount : * TRY

Start Date of Regular Contribution Payments :

Frequency of Regular Contribution Payments :

Payment Method: Monthly ☐ Quarterly ☐
Semi-Annually ☐ Annually ☐
Credit Card ☐ Debit Card ☐
Automatic Payment Instruction ☐

* Under this plan, a minimum initial contribution amount equivalent to USD 500,000 (or its equivalent in foreign currency) is required. The Turkish Lira equivalent is calculated based on the foreign exchange buying rate announced by the Central Bank of the Republic of Türkiye (CBRT) on the date of transfer.

PAYMENTS OTHER THAN CONTRIBUTIONS

Lump-Sum Payment Amount:

* Proposals for which the payment is not collected within two months from the proposal date shall be rejected and removed from the system.

PAYMENT INFORMATION (CREDIT CARD / DEBIT CARD DETAILS)

(For the proposal entry to be processed, defining a credit or debit card is mandatory.)

Payments will primarily be made through the preferred payment method. In case the payment cannot be completed, I hereby consent to its collection from other payment methods of the respective bank.

Cardholder's Name and Surname:

Card Number : _____ Expiry Date (MM/YY) : /
Card Type : Mastercard ☐ Visa ☐ Troy ☐ Other :
Debit Card Number : _____ Expiry Date (MM/YY) : /
Regular Payment Date ____ day of the relevant month
IBAN Number :

** Contribution payments made by credit card are transferred to individual pension contracts and directed to investment after the completion of the blocking period determined based on the agreement between our Company and the bank through which the POS transaction is processed. These payments are also eligible for state contribution. The blocking period applied to credit card payments for individual pension contributions ranges between 1 and 41 calendar days and may vary depending on the agreements with banks.

For detailed information, please visit <https://www.turkiyesigorta.com.tr/>.

*** All payments included in regular payment instructions will automatically be made, in order of priority, by using the available account balance, liquidation of investment funds, conversion of relevant foreign currencies into TRY, or drawing from overdraft accounts, as applicable.

PAYMENT INFORMATION (BANK ACCOUNT / IBAN DETAILS)

To participate in the Citizenship Individual Pension Plan, a minimum of USD 500,000 or the equivalent amount in foreign currency — converted into Turkish Lira (TRY) at the foreign exchange buying rate determined by the Central Bank of the Republic of Türkiye (CBRT) on the transfer date — must be deposited as the initial contribution amount into one of the bank accounts listed below:

Bank Name	IBAN Number
Ziraat Bankası	TR760001000606000066666677
Ziraat Katılım Bankası	TR640020900000010001000018
Halkbank	TR840001200169000011000025
Vakıfbank	TR830001500158007306704256
Vakıf Katılım	TR190021000000001126700001
ICBC	TR200010900025001314020047
Emlak Katılım	TR440021100000053300300003

Signature of the Person Making the Payment on
Behalf of / in the Name of the Participant:

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Print Version: 14 Date: November 2025

PRINCIPLES REGARDING CONTRIBUTION PAYMENTS

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Payment Method: Monthly ☐ Quarterly ☐
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Credit Card ☐ Debit Card ☐
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Signature of the Person Making the Payment on
Behalf of / in the Name of the Participant:

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PARTICIPANT COPY

Print Version: 14 Date: November 2025

CUSTOMER INFORMATION FORMProposal
Serial No: SP

Preferred Method of Communication: ☐ Phone ☐ SMS ☐ E-mail

Would you like to receive informational e-mails/SMS messages from Türkiye Hayat ve Emeklilik? ☐ Yes ☐ No

Would you like to benefit from the Club Services? ☐ Yes ☐ No

Türkiye Hayat ve Emeklilik AŞ is responsible for protecting the personal information of all participants. The data collected and maintained in secure systems will not be shared with, rented, or sold to any third party under any circumstances. However, such information may be used and shared with third parties for the purpose of improving service quality and to better address participants' needs within the scope of the Life Clubs membership program, or if explicitly requested by the participant.

By joining the Individual Pension System through Türkiye Hayat ve Emeklilik AŞ, the participant is deemed to have accepted the use and sharing of personal data in accordance with these principles. Türkiye Hayat ve Emeklilik AŞ reserves the right to amend the content of the Life Clubs Program or terminate the program entirely at its sole discretion.

The participant hereby declares and undertakes that all legal transactions with Türkiye Hayat ve Emeklilik AŞ are carried out on their own behalf and account. The participant acknowledges that, in the event of acting on behalf of or for the account of another person, they are legally obliged to notify Türkiye Hayat ve Emeklilik AŞ in writing pursuant to Article 15 of Law No. 5549, and irrevocably accepts and undertakes that all legal responsibilities, including those arising under the legislation on the Prevention of Laundering of Proceeds of Crime, shall rest solely with the participant.

Participant's
Name and Surname

Signature:

Authorized Representative
Name and Surname
Signature

GENERAL EXCLUSIONS OF THE LIFE CLUBS PROGRAM

1. The advantages offered under the Life Clubs Program shall remain valid as long as the membership requirements are met and the cooperation between Türkiye Hayat ve Emeklilik AŞ and its contracted service providers continues.
2. Türkiye Hayat ve Emeklilik AŞ shall not be held liable for any delays, deficiencies, or unsatisfactory services caused by the contracted organizations within the scope of the Life Clubs Program, nor for any losses or damages incurred by the participant due to the acts or omissions of such third-party service providers.
3. Türkiye Hayat ve Emeklilik AŞ reserves the right, for valid reasons, to modify the content or scope of the advantages offered through the Life Clubs Program or to terminate such privileges entirely.
4. Members shall be provided with home delivery services via private courier or cargo throughout Türkiye—within 48 hours for Istanbul (for courier-delivered tickets applicable only to Istanbul) and 72 hours for other provinces where delivery services are available.
5. Requests for ticket purchases or reservations made on behalf of the Member may be received 24 hours a day, but ticket issuance shall only occur during the business hours of the relevant organization. In such cases, Members shall be informed that a response will be provided during working hours.
6. In cases where reservations are limited or for VIP services (such as performances, hotels, restaurants, and similar activities), it is not possible to guarantee full personal satisfaction, as such expectations are inherently subjective.
7. Reservation and ticket sales for cultural and artistic events are subject to the terms, conditions, and availability determined by the ticket-selling companies. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible if tickets cannot be procured due to these limitations.
8. The Member shall be solely responsible for any financial obligations arising from canceled reservations or previously purchased tickets.
9. For any organization or event arranged on behalf of the Member, all necessary information and official documents must be provided by the Member. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible for any failure to organize or deliver the service due to incomplete or missing documentation.
10. All expenses and fees incurred on behalf of the Member within the scope of the Life Clubs Program shall be collected from the Member with the Member's prior consent.
11. Türkiye Hayat ve Emeklilik AŞ reserves the right to decline service requests that are inconsistent with legal rules or ethical principles.
12. Türkiye Hayat ve Emeklilik AŞ shall be liable only for the services it directly provides, and shall not be responsible for any damages, losses, or expenses arising from matters beyond the scope of such services.
13. Türkiye Hayat ve Emeklilik AŞ shall not be held liable for any delays, consequences, or claims resulting from force majeure events, including but not limited to strikes, wars, invasions, hostile actions, conflicts, civil wars, uprisings, revolutions, military operations, violence, states of emergency, radioactive events, or similar extraordinary circumstances. Türkiye Hayat ve Emeklilik AŞ shall under no circumstances act as or replace official emergency services such as the police, civil defense, or fire departments, nor shall it be held responsible for the services they are mandated to provide.
14. The following damages are excluded from coverage:
 - Damages intentionally caused by the Member at the residence,
 - Unless otherwise stated, natural disasters such as earthquakes, nuclear hazards, volcanic eruptions, floods, or any type of environmental accident,
 - Events resulting from war, invasion, acts of foreign enemies (whether war is declared or not), hostilities, civil war, rebellion, revolution, terrorism, military or disciplinary power, uprising, or civil commotion,
 - Interventions not authorized by local authorities,

- Service interruptions caused by extraordinary weather conditions,
 - Events resulting from intentional self-harm, the Member's participation in a criminal act, or fraudulent actions by the Member,
 - Events arising from the Member's participation in a fight, except in cases of self-defense,
 - Damages incurred while the Member is participating as a competitor in any type of automobile race or exhibition,
 - Damages resulting from engaging in sports professionally or in a coaching capacity for official competitions or performances,
 - Events caused directly or indirectly by ionizing radiation or contamination by radioactivity from any nuclear fuel, waste, or explosion, or exposure to radioactivity or other nuclear-related hazards,
 - Events arising from any pre-existing, recurrent, chronic, or ongoing illness or condition known to the Member or previously treated (This clause does not apply to the Medical Second Opinion service),
 - Officially declared epidemic diseases (such as cholera or malaria), as well as all tests, analyses, treatments, and diseases caused by HIV, AIDS, or AIDS-related conditions,
 - Damages resulting from alcohol poisoning or intoxication due to drugs/narcotics (except those taken under the prescription and supervision of a licensed physician), or any total or partial incapacity arising therefrom,
 - Events in which the Member causes harm to themselves, third parties, or their surroundings due to mental illness or personality disorders,
 - Events arising, either wholly or partly, under the influence of intoxicating substances or beverages other than those duly prescribed and administered by a qualified medical doctor.
15. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible for any expenses incurred or for the quality of services provided if the Member contacts contracted institutions directly without first calling the Communication Center.
 16. The Member is obliged to act in accordance with and comply with the provisions set forth in the Life Clubs Terms and Conditions document sent as an annex to the contract. Türkiye Hayat ve Emeklilik AŞ shall not be responsible for any loss, cost, or deficiency in service quality arising outside the scope of these conditions.
 17. The minimum monthly contribution amount required to benefit from the Life Clubs Program is 450 TL. Türkiye Hayat ve Emeklilik AŞ reserves the right to increase or decrease this minimum amount or to modify the scope of the Life Clubs Program in line with market conditions and the range of services offered. To qualify for Life Clubs benefits, participants must have made uninterrupted monthly contribution payments at or above the minimum threshold for the past 12 consecutive months. If any payments have been missed or underpaid during this period, participants may complete the missing payments in a single installment and begin benefiting from the Life Clubs Program starting from the following month. Members cannot benefit from Life Clubs services for any month in which the contribution payment was incomplete.
 18. The Member declares and undertakes that all information provided is true and based on their own statement. If it is determined that the information provided by the Member and/or beneficiaries during the provision of services under the contract is false, incomplete, or misleading, Türkiye Hayat ve Emeklilik AŞ reserves the right to charge the Member for all services rendered. The Member accepts and declares that they will compensate Türkiye Hayat ve Emeklilik AŞ for any and all damages incurred due to false, incomplete, or misleading declarations.

Participant's

Name and Surname

Signature:

Authorized Representative

Name and Surname

Signature:

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COMPANY COPY

Print Version: 14 Date: November 2025

GENERAL EXCLUSIONS OF THE LIFE CLUBS PROGRAM

1. The advantages offered under the Life Clubs Program shall remain valid as long as the membership requirements are met and the cooperation between Türkiye Hayat ve Emeklilik AŞ and its contracted service providers continues.
2. Türkiye Hayat ve Emeklilik AŞ shall not be held liable for any delays, deficiencies, or unsatisfactory services caused by the contracted organizations within the scope of the Life Clubs Program, nor for any losses or damages incurred by the participant due to the acts or omissions of such third-party service providers.
3. Türkiye Hayat ve Emeklilik AŞ reserves the right, for valid reasons, to modify the content or scope of the advantages offered through the Life Clubs Program or to terminate such privileges entirely.
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11. Türkiye Hayat ve Emeklilik AŞ reserves the right to decline service requests that are inconsistent with legal rules or ethical principles.
12. Türkiye Hayat ve Emeklilik AŞ shall be liable only for the services it directly provides, and shall not be responsible for any damages, losses, or expenses arising from matters beyond the scope of such services.
13. Türkiye Hayat ve Emeklilik AŞ shall not be held liable for any delays, consequences, or claims resulting from force majeure events, including but not limited to strikes, wars, invasions, hostile actions, conflicts, civil wars, uprisings, revolutions, military operations, violence, states of emergency, radioactive events, or similar extraordinary circumstances. Türkiye Hayat ve Emeklilik AŞ shall under no circumstances act as or replace official emergency services such as the police, civil defense, or fire departments, nor shall it be held responsible for the services they are mandated to provide.
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 - Interventions not authorized by local authorities,

- Service interruptions caused by extraordinary weather conditions,
 - Events resulting from intentional self-harm, the Member's participation in a criminal act, or fraudulent actions by the Member,
 - Events arising from the Member's participation in a fight, except in cases of self-defense,
 - Damages incurred while the Member is participating as a competitor in any type of automobile race or exhibition,
 - Damages resulting from engaging in sports professionally or in a coaching capacity for official competitions or performances,
 - Events caused directly or indirectly by ionizing radiation or contamination by radioactivity from any nuclear fuel, waste, or explosion, or exposure to radioactivity or other nuclear-related hazards,
 - Events arising from any pre-existing, recurrent, chronic, or ongoing illness or condition known to the Member or previously treated (This clause does not apply to the Medical Second Opinion service),
 - Officially declared epidemic diseases (such as cholera or malaria), as well as all tests, analyses, treatments, and diseases caused by HIV, AIDS, or AIDS-related conditions,
 - Damages resulting from alcohol poisoning or intoxication due to drugs/narcotics (except those taken under the prescription and supervision of a licensed physician), or any total or partial incapacity arising therefrom,
 - Events in which the Member causes harm to themselves, third parties, or their surroundings due to mental illness or personality disorders,
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15. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible for any expenses incurred or for the quality of services provided if the Member contacts contracted institutions directly without first calling the Communication Center.
 16. The Member is obliged to act in accordance with and comply with the provisions set forth in the Life Clubs Terms and Conditions document sent as an annex to the contract. Türkiye Hayat ve Emeklilik AŞ shall not be responsible for any loss, cost, or deficiency in service quality arising outside the scope of these conditions.
 17. The minimum monthly contribution amount required to benefit from the Life Clubs Program is 450 TL. Türkiye Hayat ve Emeklilik AŞ reserves the right to increase or decrease this minimum amount or to modify the scope of the Life Clubs Program in line with market conditions and the range of services offered. To qualify for Life Clubs benefits, participants must have made uninterrupted monthly contribution payments at or above the minimum threshold for the past 12 consecutive months. If any payments have been missed or underpaid during this period, participants may complete the missing payments in a single installment and begin benefiting from the Life Clubs Program starting from the following month. Members cannot benefit from Life Clubs services for any month in which the contribution payment was incomplete.
 18. The Member declares and undertakes that all information provided is true and based on their own statement. If it is determined that the information provided by the Member and/or beneficiaries during the provision of services under the contract is false, incomplete, or misleading, Türkiye Hayat ve Emeklilik AŞ reserves the right to charge the Member for all services rendered. The Member accepts and declares that they will compensate Türkiye Hayat ve Emeklilik AŞ for any and all damages incurred due to false, incomplete, or misleading declarations.

Participant's

Name and Surname

Signature:

Authorized Representative

Name and Surname

Signature:

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SUMMARY INFORMATION ON THE FUNDS OFFERED UNDER THE PLAN AND THEIR CONTENT

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION STANDARD PENSION INVESTMENT FUND (VGB):

At least 60% of the Fund's portfolio consists of Turkish Lira-denominated revenue-sharing certificates or lease certificates issued by the Ministry. In addition, up to 29% of the portfolio may be invested in Turkish Lira-denominated lease certificates issued by or for the benefit of banks that use the fund, or issued by entities rated at an investment-grade level, as well as in mortgage- and asset-backed securities, promise contracts (wa'ad), and at least 10% in equities included in the Borsa İstanbul Participation Indices. Up to 25% of the portfolio may be invested in Turkish Lira-denominated participation accounts, and at least 1% in venture capital investment fund participation shares.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ GOLD PARTICIPATION PENSION INVESTMENT FUND (VGA):

At least 80% of the Fund's portfolio is continuously invested in gold and/or gold-based capital market instruments traded on national and international exchanges. The remaining 20% may be invested in other precious metals, Turkish Lira-denominated participation accounts, exchange-traded funds, BIST Participation Index equities, and lease certificates, with the aim of achieving stable medium- to long-term returns by capitalizing on market opportunities. The portion of the portfolio allocated to non-gold precious metals and other investment instruments may not exceed 20% and must comply with participation banking principles. Investments may be made in the assets listed in Table 2.4 of the prospectus, within the specified limits.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PRECIOUS METALS PARTICIPATION PENSION INVESTMENT FUND (VGD):

At least 80% of the Fund's portfolio is continuously composed of precious metals and precious metal-based capital market instruments. The Fund's objective is to reflect developments in precious metal prices to participants at a high rate. Maintaining a strong correlation between the Fund's unit price and the prices of the underlying precious metals is the primary goal of its investment strategy. The Fund aims to achieve steady and consistent income streams in line with increases in precious metal prices, through investments in precious metal-based lease certificates and promise contracts (wa'ad), as well as participation accounts. Other investment instruments, apart from precious metals and related capital market instruments, may not exceed 20% of the Fund's portfolio.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION EQUITY PENSION INVESTMENT FUND (VYB):

At least 80% of the Fund's portfolio is continuously invested in equities included in the Borsa İstanbul Participation Indices. Up to 20% of the portfolio may be invested in participation accounts opened in Turkish Lira or foreign currencies at participation banks, public or private lease certificates, gold and other precious metals and their derivatives traded on national exchanges, approved investment fund participation shares, exchange-traded fund shares, real estate investment fund participation shares, venture capital investment fund participation shares, participation-based securities issued by investment partnerships, and promise contracts (wa'ad).

TÜRKİYE HAYAT VE EMEKLİLİK AŞ KATILIM TEMKİNLİ DEĞİŞKEN

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION PRUDENT VARIABLE FUNDS: Participation Mixed Pension Investment Fund (KRM):

The Fund is a "Participation Mixed Pension Investment Fund," composed of at least two of the following asset classes: equities, gold, other precious metals, and lease certificates, with no single asset type representing less than 20% of the Fund's portfolio. According to the Fund strategy, at least 20% of the Fund is invested in equities included in the BIST Participation Index, at least 20% in equities within the MSCI World Islamic Index (USD) and the S&P 500 Shariah Index, and the remaining portion may include other equities approved by the Advisory Committee, ensuring that at least 40% of the portfolio is allocated to equities.

Within the Fund strategy, investments are made in participation-compliant money and capital market instruments, aiming to achieve returns above the profit-sharing index over the medium to long term. Up to 50% of the Fund's portfolio value may be invested in foreign currency-denominated money and capital market instruments. Furthermore, no more than 60% of the Fund's portfolio value may be invested in foreign currency-denominated instruments.

All assets in the Fund portfolio must comply with international participation principles, be interest-free, be included in approved indices, and/or have their participation compliance approved by an advisory board. Mutual fund and exchange-traded fund portfolios must not contain interest-bearing instruments.

Participation Contribution Pension Investment Fund (VER):

At least 50% of the Fund's portfolio is invested in Turkish Lira-denominated revenue-sharing certificates or lease certificates issued by the Ministry or Treasury Undersecretariat's Leasing Companies, according to the applicable regulations. Up to 20% of the portfolio may be allocated to participation accounts denominated in Turkish Lira, lease certificates issued by originator banks with investment-grade ratings authorized by the Capital Markets Board, or asset- or mortgage-backed securities compliant with participation principles.

At least 30% of the Fund's portfolio is invested in shares included in the BIST Participation 30 Index and other Borsa İstanbul participation indices. The Advisory Committee may approve additional domestic participation-compliant equities. At least 10% of the Fund's portfolio is invested via participation units of exchange-traded funds tracking the indices specified in the Communiqué on Principles Regarding Exchange-Traded Funds (Official Gazette No. 28834, 27/11/2013, Article III-52.2, Article 5, paragraph 4(a)). Up to 5% of the Fund's portfolio may be allocated to wa'ad contracts traded on or off the exchange.

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SUMMARY INFORMATION ON THE FUNDS OFFERED UNDER THE PLAN AND THEIR CONTENT

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION STANDARD PENSION INVESTMENT FUND (VGB):

At least 60% of the Fund's portfolio consists of Turkish Lira-denominated revenue-sharing certificates or lease certificates issued by the Ministry. In addition, up to 29% of the portfolio may be invested in Turkish Lira-denominated lease certificates issued by or for the benefit of banks that use the fund, or issued by entities rated at an investment-grade level, as well as in mortgage- and asset-backed securities, promise contracts (wa'ad), and at least 10% in equities included in the Borsa İstanbul Participation Indices. Up to 25% of the portfolio may be invested in Turkish Lira-denominated participation accounts, and at least 1% in venture capital investment fund participation shares.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ GOLD PARTICIPATION PENSION INVESTMENT FUND (VGA):

At least 80% of the Fund's portfolio is continuously invested in gold and/or gold-based capital market instruments traded on national and international exchanges. The remaining 20% may be invested in other precious metals, Turkish Lira-denominated participation accounts, exchange-traded funds, BIST Participation Index equities, and lease certificates, with the aim of achieving stable medium- to long-term returns by capitalizing on market opportunities. The portion of the portfolio allocated to non-gold precious metals and other investment instruments may not exceed 20% and must comply with participation banking principles. Investments may be made in the assets listed in Table 2.4 of the prospectus, within the specified limits.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PRECIOUS METALS PARTICIPATION PENSION INVESTMENT FUND (VGD):

At least 80% of the Fund's portfolio is continuously composed of precious metals and precious metal-based capital market instruments. The Fund's objective is to reflect developments in precious metal prices to participants at a high rate. Maintaining a strong correlation between the Fund's unit price and the prices of the underlying precious metals is the primary goal of its investment strategy. The Fund aims to achieve steady and consistent income streams in line with increases in precious metal prices, through investments in precious metal-based lease certificates and promise contracts (wa'ad), as well as participation accounts. Other investment instruments, apart from precious metals and related capital market instruments, may not exceed 20% of the Fund's portfolio.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION EQUITY PENSION INVESTMENT FUND (VYB):

At least 80% of the Fund's portfolio is continuously invested in equities included in the Borsa İstanbul Participation Indices. Up to 20% of the portfolio may be invested in participation accounts opened in Turkish Lira or foreign currencies at participation banks, public or private lease certificates, gold and other precious metals and their derivatives traded on national exchanges, approved investment fund participation shares, exchange-traded fund shares, real estate investment fund participation shares, venture capital investment fund participation shares, participation-based securities issued by investment partnerships, and promise contracts (wa'ad).

TÜRKİYE HAYAT VE EMEKLİLİK AŞ KATILIM TEMKİNLİ DEĞİŞKEN

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PARTICIPATION PRUDENT VARIABLE FUNDS: Participation Mixed Pension Investment Fund (KRM):

The Fund is a "Participation Mixed Pension Investment Fund," composed of at least two of the following asset classes: equities, gold, other precious metals, and lease certificates, with no single asset type representing less than 20% of the Fund's portfolio. According to the Fund strategy, at least 20% of the Fund is invested in equities included in the BIST Participation Index, at least 20% in equities within the MSCI World Islamic Index (USD) and the S&P 500 Shariah Index, and the remaining portion may include other equities approved by the Advisory Committee, ensuring that at least 40% of the portfolio is allocated to equities.

Within the Fund strategy, investments are made in participation-compliant money and capital market instruments, aiming to achieve returns above the profit-sharing index over the medium to long term. Up to 50% of the Fund's portfolio value may be invested in foreign currency-denominated money and capital market instruments. Furthermore, no more than 60% of the Fund's portfolio value may be invested in foreign currency-denominated instruments.

All assets in the Fund portfolio must comply with international participation principles, be interest-free, be included in approved indices, and/or have their participation compliance approved by an advisory board. Mutual fund and exchange-traded fund portfolios must not contain interest-bearing instruments.

Participation Contribution Pension Investment Fund (VER):

At least 50% of the Fund's portfolio is invested in Turkish Lira-denominated revenue-sharing certificates or lease certificates issued by the Ministry or Treasury Undersecretariat's Leasing Companies, according to the applicable regulations. Up to 20% of the portfolio may be allocated to participation accounts denominated in Turkish Lira, lease certificates issued by originator banks with investment-grade ratings authorized by the Capital Markets Board, or asset- or mortgage-backed securities compliant with participation principles.

At least 30% of the Fund's portfolio is invested in shares included in the BIST Participation 30 Index and other Borsa İstanbul participation indices. The Advisory Committee may approve additional domestic participation-compliant equities. At least 10% of the Fund's portfolio is invested via participation units of exchange-traded funds tracking the indices specified in the Communiqué on Principles Regarding Exchange-Traded Funds (Official Gazette No. 28834, 27/11/2013, Article III-52.2, Article 5, paragraph 4(a)). Up to 5% of the Fund's portfolio may be allocated to wa'ad contracts traded on or off the exchange.

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SUMMARY INFORMATION ON THE FUNDS OFFERED UNDER THE PLAN AND THEIR CONTENT

Government Foreign Lease Certificates Participation Pension

Investment Fund (ZHD): At least 80% of the Fund's portfolio is continuously invested in foreign-currency denominated lease certificates issued by the Republic of Turkey, with primary focus on USD and EUR-denominated lease certificates. Within this scope, the Fund portfolio may also include USD and EUR-denominated lease certificates (sukuk) issued domestically or abroad by public or private sector entities, shares in Borsa Istanbul participation indices approved by the Advisory Committee, profit and loss participation accounts opened in participation banks, and other investment instruments indicated in the asset table of Article 2.4 of the prospectus. The diversification of investment instruments aims to achieve long-term, stable returns primarily in USD and additionally in EUR. Furthermore, foreign-currency and lease-certificate-based wa'ad contracts may be included in the Fund. The allocation of these asset types within the Fund portfolio is determined according to expected return and risk analyses.

Conservative Variable Participation Pension Investment Fund (ZHF):

The Fund portfolio is composed of Shariah-compliant non-interest-bearing investment instruments issued in domestic or international markets, lease certificates, shares approved by the Advisory Committee according to Islamic Finance principles, participation accounts opened in participation banks, gold and gold-based capital market instruments, other precious metals, and other money and capital market instruments authorized by the Advisory Committee. By including different Shariah-compliant investment instruments, the Fund aims to achieve long-term stable returns through diversification. At most 50% of the Fund portfolio may be invested in foreign-currency instruments. The foreign-currency-denominated money and capital market instruments included in the Fund portfolio cannot continuously exceed 80% of the portfolio value. At most 50% of the Fund portfolio value may be invested in foreign-currency instruments.

Aggressive Variable Participation Pension Investment Fund (HHM):

The Fund portfolio consists of lease certificates issued in domestic or international markets, Shariah-compliant investment instruments, shares included in the BIST participation indices, participation accounts opened in participation banks, and other Shariah-compliant investment instruments, based on the Advisory Committee's suitability opinion. The Fund aims to invest the entire portfolio in full or in part in the domestic and foreign asset types specified in the Regulation, depending on changing market conditions and the expectations of the portfolio manager, with the objective of both capital appreciation and income from dividends and lease certificates. At most 50% of the Fund portfolio may be invested in foreign-currency instruments. The foreign-currency-denominated money and capital market instruments included in the Fund portfolio cannot continuously exceed 80% of the portfolio value.

Dynamic Variable Participation Pension Investment Fund (HHN):

The Fund primarily invests in lease certificates issued in Turkey for increasing capital market financing, shares in Borsa Istanbul participation indices, gold and other precious metals and related capital market instruments, and participation accounts (in TL and/or foreign currency). Additionally, the Fund may invest in securities issued by venture capital investment partnerships, venture capital investment fund participation units, and participation units of investment funds and exchange-traded funds (ETFs).

Money Market Participation Pension Investment Fund (VEY):

The Fund portfolio is entirely composed of highly liquid money and capital market instruments compliant with participation finance principles, with remaining maturities of no more than 184 days, and the weighted average maturity of the portfolio calculated daily does not exceed 60 days. Assets with uncalculable remaining maturities cannot be included in the Fund portfolio.

Balanced Variable Participation Pension Investment Fund (VEB):

The Fund is a "Participation Fund," and the Fund's assets are directed according to the suitability opinion of the Advisory Committee. The investment strategy: the Fund portfolio is composed of Shariah-compliant investment instruments issued in domestic or international markets, shares included in BIST participation indices, and participation accounts in participation banks. Depending on market conditions and the portfolio manager's expectations, the Fund may invest the entire portfolio in domestic and foreign asset types specified in the Regulation and suitable for the investment strategy, with the aim of both capital appreciation and income from dividends and lease certificates. Based on the invested asset types, the Fund's risk value corresponding to volatility levels will remain within the range of 3 to 4. The distribution of these asset types within the portfolio is determined according to expected return and risk analyses. Fund management complies with the principles specified in Article 20 of the Regulation.

Lease Certificates Participation Pension Investment Fund (THK):

At least 80% of the Fund portfolio is continuously invested in public and private sector lease certificates. The Fund aims to primarily generate dividend income. In addition, investments may be made in other money and capital market instruments listed in the table of Article 2.4 of the prospectus, within specified limits. The Fund portfolio is diversified by selecting different sources of lease income and different certificate maturities from public and private sector issuers. With the majority of Turkish Lira-denominated lease certificates in the portfolio, the Fund aims to achieve regular lease income and long-term stable returns.

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Türkiye Hayat ve Emeklilik AŞ

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