

INDIVIDUAL PENSION

CITIZENSHIP

PRIVATE

PENSION PLAN



TÜRKİYE HAYAT EMEKLİLİK

Gücü, adında.

With your Private Pension contract at Türkiye Hayat ve Emeklilik, you can benefit from the privileged world of Life Clubs at no extra cost, depending on your total monthly contribution amount or total accumulation amount. Life Clubs are also with you with our mobile application.

If your monthly regular contribution amount is at least TL 5,000 or if your Private Pension savings in Türkiye Hayat Emeklilik is TL 150,000 - TL 299,999 and you have no unpaid contributions for the last 12 months;



you can benefit from privileges.

If your monthly regular contribution amount is at least TL 10,000 or if your Private Pension savings in Türkiye Hayat Emeklilik is TL 300,000 - TL 499,999 and you have no unpaid contributions for the last 12 months;



you can benefit from privileges..

If your monthly regular contribution amount is at least TRY 20,000 or your Private Pension savings in Türkiye Hayat Emeklilik is TRY 500,000 or more, you do not have any unpaid contributions for the last 12 months;



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

CLARIFICATION TEXT 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, Articles 5/2 and 6/3 of the Law No. 6698, and in particular for the establishment and performance of the contract, for the establishment, exercise and protection of a right, as expressly provided by law.

- Establishment and execution of private pension and life insurance contracts offered by our Company and execution of transactions related to all processes within the scope of the contractual relationship,
- Fulfillment of our obligations under the Turkish Commercial Code, Insurance Law, Private Pension Savings and Investment System Law, Law on Prevention of Laundering Proceeds of Crime, Turkish Civil Code and other legislation to which our Company is subject,
- Ensuring that insurance and private pension activities are carried out in accordance with Company procedures and/or relevant legislation,
- Our Company's business partners within the scope of offering products and services, conducting and developing additional benefit services, if any and/or conducting business and transactions with suppliers,
- Carrying out risk assessment and indemnity payment processes and policy issuance and renewal procedures for the insurances offered, and obtaining expert opinion when necessary;
- Reinsuring risks, conducting reinsurance and coinsurance activities,
- Preparation of all records and documents that will be the basis of the transaction in electronic (internet branch, mobile application, ATMs, call center, social media, etc.) or paper environment,
- In order to fulfill our obligations to recognize our customers in accordance with the legislation we are subject to, recording information such as occupation, income status, purpose of making transactions in our Company, especially identification and address determination,
- Managing customer relations related to our Company's products and services and ensuring customer satisfaction,
- Obtaining information from local postal services, national address database (Central Population Administration System "MERNIS") and similar institutions for address verification and updating,
- Managing the Company's business and transactions with its main shareholders and subsidiaries,
- Planning and execution of business activities and operational processes,
- Managing corporate sustainability, corporate governance and strategic planning processes,
- Planning, auditing and execution of information security processes,
- Processing of online visitor data in accordance with the relevant legislation,
- Realization of membership transactions on our online platforms,
- Recording images with security cameras at our Company's headquarters and service units in accordance with workplace security practices and legal obligations,
- Planning and execution of marketing, sales and after sales support services activities,
- Within the scope of your explicit consent and the permission you have given regarding the sending of commercial electronic messages, to increase the quality of service and / or within the scope of marketing analyzes, targeting, profiling and analysis, promotion and marketing of applications, products and services in line with your preferences and tastes, cross-selling, conducting surveys, statistical analysis and market research,
- Sharing with brokers and reinsurance companies abroad for the purpose of reinsuring risks based on your explicit consent,
- Obtaining your sensitive personal data, including your health data, from you and/or public or private health service providers, recording it in our Company data recording system and storing it for the periods stipulated by the legislation, informing and reporting it if requested by official and administrative authorities such as the Republic of Turkey Ministry of Treasury and Finance, Central Bank of the Republic of Turkey, Insurance and Private Pension Regulation and Supervision Agency Capital Markets Board, Central Registry Agency Inc, The Association of Insurance, Reinsurance and Pension Companies of Turkey, Insurance Arbitration Commission, Insurance Information Center, Pension Monitoring Center, Financial Crimes Investigation Board, Credit Bureau, etc,
- Execution of lawsuits and execution proceedings to which our Company is a party,
- Planning and execution of audit activities,
- Processing of data related to the data we have received for the determination of insurance coverage limits during the production phase of the offer (for life insurances) and processing of your relevant data even if you are not our insured/customer in accordance with the risk acceptance conditions. processing of data and processing of your relevant data even if you are not our insured/customer in accordance with the risk acceptance conditions.

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

COMPANY COPY

Print Version: 13 Date: November 2025

II. Transfer of Your Personal Data

Your personal data and your personal data of special nature; Within the scope of the provisions of Articles 8 and 9 of Law No. 6698 regarding the transfer of personal data domestically and abroad, for the purposes specified in Article 1 of this Clarification Text, within the scope of the Insurance Law, the Individual Pension Savings and Investment System Law and other relevant legislation, the Republic of Turkey Ministry of Treasury and Finance, the Central Bank of the Republic of Turkey, the Insurance and Private Pension Regulatory and Supervisory Authority, the Capital Markets Board, the Central Registry Agency, the Association of Insurance, Reinsurance and Pension Companies of Turkey, the Insurance Arbitration Commission, the Insurance Information Center, the Pension Monitoring Center. Central Bank, Insurance and Private Pension Regulation and Supervision Agency Capital Markets Board, Central Registry Agency AŞ, Association of Insurance, Reinsurance and Pension Companies of Turkey, Insurance Arbitration Commission, Insurance Information Center, Pension Monitoring Center, Financial Crimes Investigation Board, Credit Bureau; our shareholders and direct/indirect subsidiaries; affiliates; insurance/pension companies; agencies, brokers, intermediaries, financial institutions, investment/portfolio companies, reinsurance companies, hospitals for information purposes in various processes, especially compensation, actuaries and expert organizations that make evaluations in death and disability processes, suppliers, program partners and related third parties, and reinsurers and retrocessionaires abroad with your explicit consent.

III. Method and Legal Grounds for Collection of Personal Data:

Your personal data, within the scope of the personal data processing conditions specified in Articles 5 and 6 of Law No. 6698, within the scope of the personal data processing conditions specified in Article 1 of this Clarification Text. In line with the purposes of processing specified in Article 1 of this Clarification Text, the establishment and execution of the contract you have made with our company, it is clearly stipulated in the laws, it is mandatory for the establishment, exercise or protection of a right, fulfillment of legal obligations, legitimate interests of our Company, In cases requiring explicit consent, based on your explicit consent and if you have given permission for commercial electronic messages, our Company's Head Office Units, Regional Directorates, Liaison Offices, Agents, Intermediaries, Brokers, Insurance and Pension Companies, official institutions and organizations, policy and contract parties, call center, digital platforms (internet branch, mobile application, social media, etc.) and cookies in these environments, Identity Sharing System and all other similar channels.) and cookies in these environments, Identity Sharing System and all other similar channels through verbal, written or electronic media by automatic or partially automatic methods.

IV. Rights of the Relevant Person:

In the event that you submit your requests regarding your rights listed below to our Company as a data subject, your request will be concluded free of charge in writing or through secure electronic communication tools as soon as possible and within thirty days at the latest by identity verification. However, if the transaction requires an additional cost, the fee tariff determined by the Personal Data Protection Board will be applied by our Company.

Since it is important that the personal data we hold about you is accurate and up-to-date, it is important that you notify our Company when there is a change in your personal data.

As the person concerned;

- Learn whether personal data is being processed,
- Request information if personal data has been processed,
- To learn the purpose of processing personal data and whether it is used in accordance with its purpose,
- To know the third parties to whom personal data are transferred domestically or abroad,
- To request correction of your personal data in case of incomplete or incorrect processing and to request notification of the transaction made within this scope to third parties to whom personal data is transferred,
- Although it has been processed in accordance with the provisions of Law No. 6698 and other relevant laws, to request the deletion or destruction of personal data in the event that the reasons requiring its processing disappear and to request notification of the transaction made within this scope to third parties to whom personal data is transferred,
- To object to the emergence of a result to the detriment of the person himself/herself by analyzing the processed data exclusively through automated systems,
- In case of damage due to unlawful processing of personal data, you have the right to demand compensation for the damage.

If you would like to get more information and review our policies on the subject, you can access our full disclosure text and policies at <https://www.turkiyesigorta.com.tr/yasalbilgilendirme/kisisel-verilerin-korunmasi/emeklilik>, and you can also submit your requests regarding your rights listed in Article 11 of Law No. 6698 by filling out the "Relevant Person Application Form" at this address. By filling out the "Relevant Person Application Form" at this address, you can submit your requests regarding your rights regarding your personal data within the scope of Law No. 6698 by filling out the "Relevant Person Application Form" at this address, you can submit your rights regarding your personal data within the scope of Law No. 6698 with documents certifying your identity and your petition containing your request to our abovementioned address in person or through a notary public, to our KEP address by using secure electronic signature, mobile signature or your email address previously notified to our Company and registered in our system.

*Data relating to race, ethnic origin, political opinion, philosophical belief, religion, sect or other beliefs, appearance and dress, membership of associations, foundations or trade unions, health, sexual life, criminal convictions and security measures, and biometric and genetic data are sensitive personal data.

Participant / Insured:
Signature:
Date:

Authorized Representative:
Signature:
Date:

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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

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- Establishment and execution of private pension and life insurance contracts offered by our Company and execution of transactions related to all processes within the scope of the contractual relationship,
- Fulfillment of our obligations under the Turkish Commercial Code, Insurance Law, Private Pension Savings and Investment System Law, Law on Prevention of Laundering Proceeds of Crime, Turkish Civil Code and other legislation to which our Company is subject,
- Ensuring that insurance and private pension activities are carried out in accordance with Company procedures and/or relevant legislation,
- Our Company's business partners within the scope of offering products and services, conducting and developing additional benefit services, if any and/or conducting business and transactions with suppliers,
- Carrying out risk assessment and indemnity payment processes and policy issuance and renewal procedures for the insurances offered, and obtaining expert opinion when necessary;
- Reinsuring risks, conducting reinsurance and coinsurance activities,
- Preparation of all records and documents that will be the basis of the transaction in electronic (internet branch, mobile application, ATMs, call center, social media, etc.) or paper environment,
- In order to fulfill our obligations to recognize our customers in accordance with the legislation we are subject to, recording information such as occupation, income status, purpose of making transactions in our Company, especially identification and address determination,
- Managing customer relations related to our Company's products and services and ensuring customer satisfaction,
- Obtaining information from local postal services, national address database (Central Population Administration System "MERNIS") and similar institutions for address verification and updating,
- Managing the Company's business and transactions with its main shareholders and subsidiaries,
- Planning and execution of business activities and operational processes,
- Managing corporate sustainability, corporate governance and strategic planning processes,
- Planning, auditing and execution of information security processes,
- Processing of online visitor data in accordance with the relevant legislation,
- Realization of membership transactions on our online platforms,
- Recording images with security cameras at our Company's headquarters and service units in accordance with workplace security practices and legal obligations,
- Planning and execution of marketing, sales and after sales support services activities,
- Within the scope of your explicit consent and the permission you have given regarding the sending of commercial electronic messages, to increase the quality of service and / or within the scope of marketing analyzes, targeting, profiling and analysis, promotion and marketing of applications, products and services in line with your preferences and tastes, cross-selling, conducting surveys, statistical analysis and market research,
- Sharing with brokers and reinsurance companies abroad for the purpose of reinsuring risks based on your explicit consent,
- Obtaining your sensitive personal data, including your health data, from you and/or public or private health service providers, recording it in our Company data recording system and storing it for the periods stipulated by the legislation, informing and reporting it if requested by official and administrative authorities such as the Republic of Turkey Ministry of Treasury and Finance, Central Bank of the Republic of Turkey, Insurance and Private Pension Regulation and Supervision Agency Capital Markets Board, Central Registry Agency Inc, The Association of Insurance, Reinsurance and Pension Companies of Turkey, Insurance Arbitration Commission, Insurance Information Center, Pension Monitoring Center, Financial Crimes Investigation Board, Credit Bureau, etc,
- Execution of lawsuits and execution proceedings to which our Company is a party,
- Planning and execution of audit activities,
- Processing of data related to the data we have received for the determination of insurance coverage limits during the production phase of the offer (for life insurances) and processing of your relevant data even if you are not our insured/customer in accordance with the risk acceptance conditions. processing of data and processing of your relevant data even if you are not our insured/customer in accordance with the risk acceptance conditions.

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III. Method and Legal Grounds for Collection of Personal Data:

Your personal data, within the scope of the personal data processing conditions specified in Articles 5 and 6 of Law No. 6698, within the scope of the personal data processing conditions specified in Article 1 of this Clarification Text. In line with the purposes of processing specified in Article 1 of this Clarification Text, the establishment and execution of the contract you have made with our company, it is clearly stipulated in the laws, it is mandatory for the establishment, exercise or protection of a right, fulfillment of legal obligations, legitimate interests of our Company, In cases requiring explicit consent, based on your explicit consent and if you have given permission for commercial electronic messages, our Company's Head Office Units, Regional Directorates, Liaison Offices, Agents, Intermediaries, Brokers, Insurance and Pension Companies, official institutions and organizations, policy and contract parties, call center, digital platforms (internet branch, mobile application, social media, etc.) and cookies in these environments, Identity Sharing System and all other similar channels.) and cookies in these environments, Identity Sharing System and all other similar channels through verbal, written or electronic media by automatic or partially automatic methods.

IV. Rights of the Relevant Person:

In the event that you submit your requests regarding your rights listed below to our Company as a data subject, your request will be concluded free of charge in writing or through secure electronic communication tools as soon as possible and within thirty days at the latest by identity verification. However, if the transaction requires an additional cost, the fee tariff determined by the Personal Data Protection Board will be applied by our Company.

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As the person concerned;

- Learn whether personal data is being processed,
- Request information if personal data has been processed,
- To learn the purpose of processing personal data and whether it is used in accordance with its purpose,
- To know the third parties to whom personal data are transferred domestically or abroad,
- To request correction of your personal data in case of incomplete or incorrect processing and to request notification of the transaction made within this scope to third parties to whom personal data is transferred,
- Although it has been processed in accordance with the provisions of Law No. 6698 and other relevant laws, to request the deletion or destruction of personal data in the event that the reasons requiring its processing disappear and to request notification of the transaction made within this scope to third parties to whom personal data is transferred,
- To object to the emergence of a result to the detriment of the person himself/herself by analyzing the processed data exclusively through automated systems,
- In case of damage due to unlawful processing of personal data, you have the right to demand compensation for the damage.

If you would like to get more information and review our policies on the subject, you can access our full disclosure text and policies at <https://www.turkiyesigorta.com.tr/yasalbilgilendirme/kisisel-verilerin-korunmasi/emeklilik>, and you can also submit your requests regarding your rights listed in Article 11 of Law No. 6698 by filling out the "Relevant Person Application Form" at this address. By filling out the "Relevant Person Application Form" at this address, you can submit your requests regarding your rights regarding your personal data within the scope of Law No. 6698 by filling out the "Relevant Person Application Form" at this address, you can submit your rights regarding your personal data within the scope of Law No. 6698 with documents certifying your identity and your petition containing your request to our abovementioned address in person or through a notary public, to our KEP address by using secure electronic signature, mobile signature or your email address previously notified to our Company and registered in our system.

*Data relating to race, ethnic origin, political opinion, philosophical belief, religion, sect or other beliefs, appearance and dress, membership of associations, foundations or trade unions, health, sexual life, criminal convictions and security measures, and biometric and genetic data are sensitive personal data.

Participant / Insured:
Signature:
Date:

Authorized Representative:
Signature:
Date:

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PARTICIPANT COPY

Print Version: 13 Date: November 2025

ENTRY INFORMATION FORM (PARTICIPANT)

Contract
No

Offer
Serial No: ST

HOW DOES MY CONTRACT COME INTO FORCE AND DO I HAVE THE RIGHT TO WITHDRAW?

- I understand that my contract will enter into force on the date when the TL equivalent of the payment of at least USD 500,000 or its foreign currency equivalent is transferred to the company accounts in cash. I understand that the three-year period required to remain in the system in order to qualify for Turkish citizenship starts with the effective date of the pension contract.
- I know that if I exercise my right of withdrawal, I will lose the right to acquire Turkish citizenship.
- I understand that I can withdraw from the contract within two months from the date I signed the offer form (or approved the offer in the case of distance selling).
- I know that if I withdraw from the contract, the company will return the savings in my account within 10 business days without making any deductions except for the fund total expense deduction. If my contract has come into force, I know that payment will be made after income tax is deducted from the return, if any.

IS THERE STATE CONTRIBUTION IN THE SYSTEM?

- I know that I cannot receive government subsidies based on the contribution I paid before acquiring Turkish citizenship.
- I know that the amount corresponding to 30% of the contributions I will pay after acquiring Turkish citizenship will be paid into my account by the State within legal limits.
 - State Contribution and returns; 15% if I stay in the system for at least 3 years 35% if I stay in the system for at least 6 years.
 - I am informed that if I stay in the system for at least 10 years, I will be entitled to 60% of it, and if I leave due to retirement rights or death/disability, I will be entitled to the full amount.
- I know that there is no tax deduction on the profits made by retirement investment funds.

WHAT FLEXIBILITIES ARE OFFERED TO ME?

- Company change: I know that I can transfer my new contract with a company to another company after 3 years. I know that I will have to stay at the company for at least one year in order for my contract, which I transferred to another company, to be subject to transfer again.
- Change of plan: I know that I cannot request a change of plan for 3 years from the effective date of the contract. I know that I can change my retirement plan 4 times a year after 3 years. I know that my request for a change of retirement plan can be implemented within ten business days at the latest.
- Fund selection: I know that I should keep my savings in funds determined by the Insurance and Private Pension Regulation and Supervision Agency.
- Fund change: I know that I can change my fund allocation 12 times a year. I know that my fund change request can be implemented within two business days at the latest. I know

that I can prefer funds founded by other companies through BEFAS (Individual Pension Fund Purchase and Sale Platform) through fund allocation change. I know that I cannot prefer funds that have the phrase "foreign" or "foreign debt instruments" in their title, including funds offered on BEFAS.

- I know that after the state contribution is paid, I can follow the amounts in my account from my company or Takasbank, via the website or contact center.
- I know that I will not be able to merge accounts due to retirement for 3 years from the effective date of the contract. I know that I do not have to merge my accounts in the same/ different companies when I retire. I know that I can only use my account merger right if I request to use my retirement right. (Accounts opened under automatic participation, if any, are not included in the merger)

WHAT INFORMATION IS REGARDING CONTRIBUTION PAYMENTS?

- I know that the contributions will be invested on the second business day at the latest following the transfer of cash to the company account
- I know that I can change my contribution amount and payment period.
- I know that the payments I make by credit card will be transferred to the company account at the end of the blocking period.
- I know that if the contribution payment for the term specified in my contract is not made within three months following the payment date, I will enter the irregular payment status and that I can exit the irregular payment status when I pay the full contribution for the terms I have not paid.
- I know that the amount to be paid in this plan in order to start the process of acquiring Turkish Citizenship is at least 500,000 USD or the equivalent amount in TL calculated according to the foreign exchange buying rate determined by the TCMB on the transition date.

HOW ARE MY INVESTMENTS EVALUATED?

- I am aware that my savings may vary depending on the contributions I make and the returns of the retirement investment funds I choose, and that the funds offered do not include a return guarantee.
- I understand that my savings will be held in a custodian institution independent of my pension company.
- I know that the system works in Turkish Lira and my savings will be made in Turkish Lira.

WHAT ARE THE INTERRUPTIONS IN THE SYSTEM?

- I know that there is no entrance fee or administrative expense deduction in this plan.
- I understand that daily fund total expense deductions will be made from fund assets. (Please see your proposal form for details of these deductions.)

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COMPANY COPY

Print Version: 13 Date: November 2025

ENTRY INFORMATION FORM (PARTICIPANT)

Contract
No

Offer

Serial No:

SP

HOW DOES MY CONTRACT COME INTO FORCE AND DO I HAVE THE RIGHT TO WITHDRAW?

- I understand that my contract will enter into force on the date when the TL equivalent of the payment of at least USD 500,000 or its foreign currency equivalent is transferred to the company accounts in cash. I understand that the three-year period required to remain in the system in order to qualify for Turkish citizenship starts with the effective date of the pension contract.
- I know that if I exercise my right of withdrawal, I will lose the right to acquire Turkish citizenship.
- I understand that I can withdraw from the contract within two months from the date I signed the offer form (or approved the offer in the case of distance selling).
- I know that if I withdraw from the contract, the company will return the savings in my account within 10 business days without making any deductions except for the fund total expense deduction. If my contract has come into force, I know that payment will be made after income tax is deducted from the return, if any.

IS THERE STATE CONTRIBUTION IN THE SYSTEM?

- I know that I cannot receive government subsidies based on the contribution I paid before acquiring Turkish citizenship.
- I know that the amount corresponding to 30% of the contributions I will pay after acquiring Turkish citizenship will be paid into my account by the State within legal limits.
 - State Contribution and returns; 15% if I stay in the system for at least 3 years 35% if I stay in the system for at least 6 years.
 - I am informed that if I stay in the system for at least 10 years, I will be entitled to 60% of it, and if I leave due to retirement rights or death/disability, I will be entitled to the full amount.
- I know that there is no tax deduction on the profits made by retirement investment funds.

WHAT FLEXIBILITIES ARE OFFERED TO ME?

- Company change: I know that I can transfer my new contract with a company to another company after 3 years. I know that I will have to stay at the company for at least one year in order for my contract, which I transferred to another company, to be subject to transfer again.
- Change of plan: I know that I cannot request a change of plan for 3 years from the effective date of the contract. I know that I can change my retirement plan 4 times a year after 3 years. I know that my request for a change of retirement plan can be implemented within ten business days at the latest.
- Fund selection: I know that I should keep my savings in funds determined by the Insurance and Private Pension Regulation and Supervision Agency.
- Fund change: I know that I can change my fund allocation 12 times a year. I know that my fund change request can be implemented within two business days at the latest. I know

that I can prefer funds founded by other companies through BEFAS (Individual Pension Fund Purchase and Sale Platform) through fund allocation change. I know that I cannot prefer funds that have the phrase "foreign" or "foreign debt instruments" in their title, including funds offered on BEFAS.

- I know that after the state contribution is paid, I can follow the amounts in my account from my company or Takasbank, via the website or contact center.
- I know that I will not be able to merge accounts due to retirement for 3 years from the effective date of the contract. I know that I do not have to merge my accounts in the same/ different companies when I retire. I know that I can only use my account merger right if I request to use my retirement right. (Accounts opened under automatic participation, if any, are not included in the merger)

WHAT INFORMATION IS REGARDING CONTRIBUTION PAYMENTS?

- I know that the contributions will be invested on the second business day at the latest following the transfer of cash to the company account
- I know that I can change my contribution amount and payment period.
- I know that the payments I make by credit card will be transferred to the company account at the end of the blocking period.
- I know that if the contribution payment for the term specified in my contract is not made within three months following the payment date, I will enter the irregular payment status and that I can exit the irregular payment status when I pay the full contribution for the terms I have not paid.
- I know that the amount to be paid in this plan in order to start the process of acquiring Turkish Citizenship is at least 500,000 USD or the equivalent amount in TL calculated according to the foreign exchange buying rate determined by the TCMB on the transition date.

HOW ARE MY INVESTMENTS EVALUATED?

- I am aware that my savings may vary depending on the contributions I make and the returns of the retirement investment funds I choose, and that the funds offered do not include a return guarantee.
- I understand that my savings will be held in a custodian institution independent of my pension company.
- I know that the system works in Turkish Lira and my savings will be made in Turkish Lira.

WHAT ARE THE INTERRUPTIONS IN THE SYSTEM?

- I know that there is no entrance fee or administrative expense deduction in this plan.
- I understand that daily fund total expense deductions will be made from fund assets. (Please see your proposal form for details of these deductions.)

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Print Version: 13 Date: November 2025

ENTRY INFORMATION FORM (PARTICIPANT)

Contract
No

Offer

Serial No:

ST

WILL I PAY INCOME TAX?

• I know that if I terminate my contract by withdrawing my savings, income tax will be withheld from the investment income I earn in the system at rates ranging from 5% to 15%, depending on the length of time I stay in the system.

DO I HAVE THE RIGHT TO TAKE A BREAK?

• I know that if I do not make any payment to the relevant account within three months following the payment date of the contribution that I have not paid on time, it is accepted in my contract that I will pause the payment. I know that there is no pause deduction in this plan.

HOW DO I RETIRE?

• I know that I must have at least 10 years left in the system and be over 56 years old in order to be eligible for retirement and to be entitled to receive the full amount in my state contribution account along with my savings.

HOW CAN I USE THE AMOUNT I ACCUMULATED AFTER I HAVE EARNED RETIREMENT RIGHTS AND USED THIS RIGHT?

- I know that I can withdraw my savings regularly by joining the retirement income plan. In this case, I also know that the money remaining in my account will continue to be evaluated in retirement investment funds.
- I know that I can receive annuity payments for a certain period of time or for life by purchasing an annuity.
- I know that I can exit the system by withdrawing all my savings in one lump sum.

I have read the information written above.

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

Name Surname:

Signature:

CAN I LEAVE THE SYSTEM BEFORE I HAVE EARNED MY RETIREMENT RIGHTS?

I know that I have the right to leave the system, but if I leave the system within the first 3 years from the effective date of the retirement contract, I will lose the right to acquire Turkish citizenship.

I know that if I leave the system, there may be changes in taxation, state contribution and other provisions of my contract, and that I can get information about leaving from the company. I know that if I terminate my retirement contract before I am entitled to retirement or if I have earned my retirement right but have not used this right, I will lose my rights related to the period from the date of my entry into the Individual Retirement System in terms of my terminated contract. Within five business days from the date my application for leaving reaches the company, the company will provide me with the withdrawal information and request form and the account statement via secure electronic communication tools. I know that I can get my withdrawal information and request form and the account statement from the secure page created in my name on the company's website. If I sign my withdrawal request form and send it to the company by fax or mail, the savings in my individual retirement account and the amounts I am entitled to in my state contribution account, if any, will be paid to the account I have specified within twenty business days from the date the form reaches the company, after the necessary deductions. The amounts I am entitled to from the state contribution amounts transferred later will also be paid to the account I have specified within five business days following the transfer date. The period determined as twenty business days begins with the completion of all documents that must be provided by me in accordance with the relevant legislative regulations. The date on which I give the last sales instruction regarding the fund shares in my contract is considered the date on which my contract ends. I am informed that if there are no fund shares in my account, my contract will be deemed to have ended on the business day following the date on which my withdrawal request reaches the company.

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COMPANY COPY

Print Version: 13 Date: November 2025

ENTRY INFORMATION FORM (PARTICIPANT)

Contract
No

Offer

Serial No:

ST

WILL I PAY INCOME TAX?

• I know that if I terminate my contract by withdrawing my savings, income tax will be withheld from the investment income I earn in the system at rates ranging from 5% to 15%, depending on the length of time I stay in the system.

DO I HAVE THE RIGHT TO TAKE A BREAK?

• I know that if I do not make any payment to the relevant account within three months following the payment date of the contribution that I have not paid on time, it is accepted in my contract that I will pause the payment. I know that there is no pause deduction in this plan.

HOW DO I RETIRE?

• I know that I must have at least 10 years left in the system and be over 56 years old in order to be eligible for retirement and to be entitled to receive the full amount in my state contribution account along with my savings.

HOW CAN I USE THE AMOUNT I ACCUMULATED AFTER I HAVE EARNED RETIREMENT RIGHTS AND USED THIS RIGHT?

- I know that I can withdraw my savings regularly by joining the retirement income plan. In this case, I also know that the money remaining in my account will continue to be evaluated in retirement investment funds.
- I know that I can receive annuity payments for a certain period of time or for life by purchasing an annuity.
- I know that I can exit the system by withdrawing all my savings in one lump sum.

I have read the information written above.

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

Name Surname:

Signature:

CAN I LEAVE THE SYSTEM BEFORE I HAVE EARNED MY RETIREMENT RIGHTS?

I know that I have the right to leave the system, but if I leave the system within the first 3 years from the effective date of the retirement contract, I will lose the right to acquire Turkish citizenship.

I know that if I leave the system, there may be changes in taxation, state contribution and other provisions of my contract, and that I can get information about leaving from the company. I know that if I terminate my retirement contract before I am entitled to retirement or if I have earned my retirement right but have not used this right, I will lose my rights related to the period from the date of my entry into the Individual Retirement System in terms of my terminated contract. Within five business days from the date my application for leaving reaches the company, the company will provide me with the withdrawal information and request form and the account statement via secure electronic communication tools. I know that I can get my withdrawal information and request form and the account statement from the secure page created in my name on the company's website. If I sign my withdrawal request form and send it to the company by fax or mail, the savings in my individual retirement account and the amounts I am entitled to in my state contribution account, if any, will be paid to the account I have specified within twenty business days from the date the form reaches the company, after the necessary deductions. The amounts I am entitled to from the state contribution amounts transferred later will also be paid to the account I have specified within five business days following the transfer date. The period determined as twenty business days begins with the completion of all documents that must be provided by me in accordance with the relevant legislative regulations. The date on which I give the last sales instruction regarding the fund shares in my contract is considered the date on which my contract ends. I am informed that if there are no fund shares in my account, my contract will be deemed to have ended on the business day following the date on which my withdrawal request reaches the company.

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Print Version: 13 Date: November 2025

INDIVIDUAL RETIREMENT CONTRACT OFFER FORM CITIZENSHIP BES PLAN 30-5001

Offer
Serial No:

Contract Type: New Contract

Campaign Code:

PARTICIPANT INFORMATION

Identity Type : Passport No* :
ID Number : Nationality :
Name Surname : Sex :
Mother Name : Place of Birth :
Father Name : District :
Date of Birth : Province :
Marital Status : Country :
Tax Office : Sector Work For :
Tax ID Number : Public Special

Institution/Company: Profession:
Worked for: // Average Monthly Gross
Start Date : Income:
Educational Status : First Middle High School Associate Bachelor's Postgraduate Doctorate
Do you have U.S. Citizenship? : Yes No
If yes, what is the reason? : U.S. Citizenship U.S. Tax Liability GreenCard
U.S./Tax ID :
Tax Residence : Country 1: VKN1:
Reason if TIN cannot be provided :
Home Business

Address:

Email:

Home Phone:

Work Phone:

Mobile Phone:

Fax:

I accept that my contract and all information to be provided during the continuation of my contract will be sent to me in the manner I prefer below.

E-Mail SMS Mail

PROXY TRANSACTION AUTHORITY INFORMATION

Name-Surname: Mobile
Type of ID Document: Phone:
ID Document Number: Home Phone:
T.R. ID Number: Work Phone:
Nationality: Fax: Address:
Mother's Name:
Father's Name:
Place of Birth:
Date of Birth:
Occupation:
Tax Office:
Tax ID Number:
E-mail:

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COMPANY COPY

Print Version: 13 Date: November 2025

Offer
Serial No:

PARTICIPANT NAME AND INFORMATION OF THE PERSON PAYING CONTRIBUTION TO ACCOUNT

Name Surname: Passport No:
ID No: Nationality:
ID Type: Father's Name: –
T.C. ID No: Place of Birth (City/District):
Mother's Name: Marital Status:
Date of Birth: Education Level: –
Sex: Average Monthly Gross Income: –
Profession: Tax ID No: –
Tax Office: Email:
Address: Work Phone:
Home Phone: Fax:
Mobile Phone:
Is there an employer-employee relationship?: Yes No
(If the answer is "yes", the Employer Information field must be filled in..)

BENEFICIARY INFORMATION 1

Legal Heirs Other**

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

BENEFICIARY INFORMATION 2

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

No State Contribution is paid for the contribution amounts paid by participants who are not citizens of the Republic of Turkey and who are not blue card holders. Within the scope of subparagraph (f) of the second paragraph of article 20 of the Regulation on the Implementation of the Turkish Citizenship Law, State Contribution is paid for the contribution amounts to be paid after acquiring Turkish citizenship to participants who acquire Turkish citizenship.

*It is mandatory for foreign nationals.

**If the participant appoints more than one beneficiary other than his/her legal heirs, the Beneficiary Information field must be filled in.

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Print Version: 13 Date: November 2025

INDIVIDUAL RETIREMENT CONTRACT OFFER FORM CITIZENSHIP BES PLAN 30-5001

Offer
Serial No:

Contract Type: New Contract

Campaign Code:

PARTICIPANT INFORMATION

Identity Type : Passport No* :
ID Number : Nationality :
Name Surname : Sex :
Mother Name : Place of Birth :
Father Name : District :
Date of Birth : Province :
Marital Status : Country :
Tax Office : Sector Work For :
Tax ID Number : Public Special

Institution/Company: Profession:
Worked for: // Average Monthly Gross
Start Date : Income:
Educational Status : First Middle High School Associate Bachelor's Postgraduate Doctorate
Do you have U.S. Citizenship? : Yes No
If yes, what is the reason? : U.S. Citizenship U.S. Tax Liability GreenCard
U.S./Tax ID :
Tax Residence : Country 1: VKN1:
Reason if TIN cannot be provided :
Home Business

Address:

Email:

Home Phone:

Work Phone:

Mobile Phone:

Fax:

I accept that my contract and all information to be provided during the continuation of my contract will be sent to me in the manner I prefer below.

E-Mail SMS Mail

PROXY TRANSACTION AUTHORITY INFORMATION

Name-Surname: Mobile
Type of ID Document: Phone:
ID Document Number: Home Phone:
T.R. ID Number: Work Phone:
Nationality: Fax: Address:
Mother's Name:
Father's Name:
Place of Birth:
Date of Birth:
Occupation:
Tax Office:
Tax ID Number:
E-mail:

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PARTICIPANT COPY

Print Version: 13 Date: November 2025

Offer
Serial No:

PARTICIPANT NAME AND INFORMATION OF THE PERSON PAYING CONTRIBUTION TO ACCOUNT

Name Surname: Passport No:
ID No: Nationality:
ID Type: Father's Name: –
T.C. ID No: Place of Birth (City/District):
Mother's Name: Marital Status:
Date of Birth: Education Level: –
Sex: Average Monthly Gross Income: –
Profession: Tax ID No: –
Tax Office: Email:
Address: Work Phone:
Home Phone: Fax:
Mobile Phone:
Is there an employer-employee relationship?: Yes No
(If the answer is "yes", the Employer Information field must be filled in..)

BENEFICIARY INFORMATION 1

Legal Heirs Other**

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

BENEFICIARY INFORMATION 2

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

No State Contribution is paid for the contribution amounts paid by participants who are not citizens of the Republic of Turkey and who are not blue card holders. Within the scope of subparagraph (f) of the second paragraph of article 20 of the Regulation on the Implementation of the Turkish Citizenship Law, State Contribution is paid for the contribution amounts to be paid after acquiring Turkish citizenship to participants who acquire Turkish citizenship.

*It is mandatory for foreign nationals.

**If the participant appoints more than one beneficiary other than his/her legal heirs, the Beneficiary Information field must be filled in.

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Print Version: 13 Date: November 2025

DEDUCTIONS FROM THE PLAN

Offer
Serial No: ST

INTERRUPTION DEDUCTION:

If no payment is made to the relevant account within three months following the payment date of the contribution that was not paid on time, the contract is deemed to have been interrupted. There is no interruption deduction in this plan.

ENTRY FEE DEDUCTION:

There is no entrance fee deduction in this plan.

MANAGEMENT EXPENSE DEDUCTION:

There is no Management Expense Deduction in this plan.

WITHHOLDING DEDUCTIONS:

A withholding deduction can be made on the part of the amount paid that corresponds to the investment return obtained in the system. This deduction is 15% in case of leaving the system before 10 years, 10% in case of leaving without gaining the right to retirement even after 10 years, 5% income tax deduction is made in case of leaving the system after 10 years are completed and the retirement right is used and for those who leave the system due to mandatory reasons such as death, disability or liquidation.

If the participant requests, it is possible to terminate the contract before the right to retirement has been earned and this right has been used. In this case, the provisions regarding leaving the system apply

PREFERRED PENSION PLAN FUND INFORMATION

LEERY: I can take cautious risks. I don't follow the markets. I don't expect high returns. It's enough for me that my savings maintain their value.

BALANCED: I can take a little risk. I try to follow the markets. Returns close to inflation are enough for me.

ATTACK: I can take periodic risks. I follow the markets at an adequate level. I aim for high medium-term returns.

AGGRESSIVE: I like taking risks. I can afford to lose in short term. I have high income expectations is long term.

CONTRIBUTION SHARE DISTRIBUTION RATE: I prefer my pension investments to be invested in the manner I have determined below

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Print Version: 13 Date: November 2025

CAUTIOUS BALANCED ATTEMPTIVE AGGRESSIVE CONTRIBUTION SHARE DISTRIBUTION RATE

GROUP	PMF Short Code	Name of Pension Mutual Fund (PMF)	Annual Fund Operating Expense Deduction Rate (%)	Annual Fund Total Expense Deduction Rate (%)	Contribution Share Distribution Rate (%)	RISK LEVEL			
						Cautious (%)	Balanced (%)	Attack (%)	Aggressive (%)
I	VEL	Türkiye Hayat ve Emeklilik AŞ Money Market PMF	0.91%	1.09%					
	VGD	Türkiye Hayat ve Emeklilik AŞ Precious Metals Participation PMF	1.00%	1.10%		25	25		
	VGA	Türkiye Hayat ve Emeklilik AŞ Golden Participation PMF	0.91%	1.09%		25	25	20	30
II	VEK	Türkiye Hayat ve Emeklilik AŞ Standard PMF	1.86%	1.91%					
	VEU	Türkiye Hayat ve Emeklilik AŞ Cautious Variable PMF	1.75%	1.91%		50			
	VES	Türkiye Hayat ve Emeklilik AŞ Debt Securities PMF	1.86%	1.91%					
	ZHG	Türkiye Hayat ve Emeklilik AŞ Public Debt Instruments PMF	1.88%	1.91%					
	HHY	Türkiye Hayat ve Emeklilik AŞ Karma PMF	1.75%	1.91%				20	
	THE	Türkiye Hayat ve Emeklilik AŞ Agriculture and Food Fund of Funds PMF	2.15%	2.28%					
III	HHB	Türkiye Hayat ve Emeklilik AŞ Non-BIST-30 Companies Equity PMF	2.08%	2.28%					
	TBJ	Türkiye Hayat ve Emeklilik AŞ Technology Sector Equity PMF	2.08%	2.28%				20	30
	VEG	Türkiye Hayat ve Emeklilik AŞ First Variable PMF	2.01%	2.28%					
	VEH	Türkiye Hayat ve Emeklilik AŞ Equity PMF	2.08%	2.28%					
	ZHB	Türkiye Hayat ve Emeklilik AŞ Sustainability Equity PMF	2.08%	2.28%				40	10
	ZHE	Türkiye Hayat ve Emeklilik AŞ Balanced Variable PMF	2.23%	2.28%			50		
IV	VEI	Türkiye Hayat ve Emeklilik AŞ Contribution PMF	0.36%	0.37%					100

If you do not choose a pension fund, your investments will be invested in the Standard Pension Mutual Fund, which is defined as the standard fund.
*As stated in the Regulation Amending the Regulation on the Individual Pension System dated May 25, 2015, expense deductions may be made from the fund in order to meet the expenses related to the fund and the total deduction to be made in this context, including the deduction for fund operating expenses, is 1.09% per annum (0.00299% per day) for funds in Group I, 1.91% per annum (0.00523% per day) for funds in Group II and 2.28% per annum for funds in Group III. (0.00625% per day) 0.365% per annum (0.001% per day) for Group IV Funds.

REFUND OF FUND TOTAL EXPENSE DEDUCTION:

The return of the fund total expense deduction starts from the 6th year of the contract. The fund total expense deduction is returned by the company to the participant's individual pension account at a rate of 2.5% annually from the 6th year of the contract.

If the participant leaves after the 6th year of the contract, the total fund expense deduction made from the last anniversary until the date of departure is returned to the participant's account depending on the return rate of the relevant year. The return rate is applied each year by increasing the return rate valid in the previous year by 2.5 points. For the 15th year and beyond, a fixed 25% refund is applied. Any deduction amount that would cause the remaining deduction amount after the refund to be below 1.1% of the accumulation is not subject to refund. Compulsory expenses made from the fund portfolio are not subject to the refund calculation.

TOTAL REFUND OF DEDUCTIONS ASSOCIATED WITH THE STATE CONTRIBUTION:

The total deduction refund associated with the state contribution is calculated in case the contract is terminated after completing its 5th year. On the basis of each contract, if the total amount of the deductions to be made by the company from the effective date of the relevant contract until the contract termination date (Management Expense Deduction, Interruption deduction, Entrance Fee Deduction, Total Fund Expense Deduction) exceeds the amount calculated by multiplying the amount in the State contribution account, if any, within the scope of the contract on the termination date by the rates in the table below, the excess amount is refunded.

Year of Contract	Which will be used in the control
6	60%
7	70%
8	80%
9	90%
10+	100%

This control is not applied for contracts whose total accumulation amount exceeds ten times the annual gross minimum wage as of the date of withdrawal and for contracts with irregular payments. This control is based on the monthly gross minimum wage applicable for those over 16 years of age in the first six months of the relevant calendar year.

IRREGULAR PAYMENT

- For the contribution payments due on or after 01.01.2016, in the event that the contribution for the maturity specified in the pension contract is not paid to the relevant account within three months following the payment date of the contribution that is not paid on the due date, it is accepted that irregular payment is made within the framework of the relevant contract.
- A contract that is considered to be irregularly paid is considered to have started to be regularly paid if the amounts related to the unpaid due date(s) are paid in full.

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Print Version: 13 Date: November 2025

DEDUCTIONS FROM THE PLAN

Offer
Serial No: ST

INTERRUPTION DEDUCTION:

If no payment is made to the relevant account within three months following the payment date of the contribution that was not paid on time, the contract is deemed to have been interrupted. There is no interruption deduction in this plan.

ENTRY FEE DEDUCTION:

There is no entrance fee deduction in this plan.

MANAGEMENT EXPENSE DEDUCTION:

There is no Management Expense Deduction in this plan.

WITHHOLDING DEDUCTIONS:

A withholding deduction can be made on the part of the amount paid that corresponds to the investment return obtained in the system. This deduction is 15% in case of leaving the system before 10 years, 10% in case of leaving without gaining the right to retirement even after 10 years, 5% income tax deduction is made in case of leaving the system after 10 years are completed and the retirement right is used and for those who leave the system due to mandatory reasons such as death, disability or liquidation.

If the participant requests, it is possible to terminate the contract before the right to retirement has been earned and this right has been used. In this case, the provisions regarding leaving the system apply

PREFERRED PENSION PLAN FUND INFORMATION

LEERY: I can take cautious risks. I don't follow the markets. I don't expect high returns. It's enough for me that my savings maintain their value.

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CONTRIBUTION SHARE DISTRIBUTION RATE: I prefer my pension investments to be invested in the manner I have determined below

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	VEU	Türkiye Hayat ve Emeklilik AŞ Cautious Variable PMF	1.75%	1.91%		50			
	VES	Türkiye Hayat ve Emeklilik AŞ Debt Securities PMF	1.86%	1.91%					
	ZHG	Türkiye Hayat ve Emeklilik AŞ Public Debt Instruments PMF	1.88%	1.91%					
	HHY	Türkiye Hayat ve Emeklilik AŞ Karma PMF	1.75%	1.91%				20	
	THE	Türkiye Hayat ve Emeklilik AŞ Agriculture and Food Fund of Funds PMF	2.15%	2.28%					
III	HHB	Türkiye Hayat ve Emeklilik AŞ Non-BIST-30 Companies Equity PMF	2.08%	2.28%					
	TBJ	Türkiye Hayat ve Emeklilik AŞ Technology Sector Equity PMF	2.08%	2.28%				20	30
	VEG	Türkiye Hayat ve Emeklilik AŞ First Variable PMF	2.01%	2.28%					
	VEH	Türkiye Hayat ve Emeklilik AŞ Equity PMF	2.08%	2.28%					
	ZHB	Türkiye Hayat ve Emeklilik AŞ Sustainability Equity PMF	2.08%	2.28%				40	10
	ZHE	Türkiye Hayat ve Emeklilik AŞ Balanced Variable PMF	2.23%	2.28%			50		
IV	VEI	Türkiye Hayat ve Emeklilik AŞ Contribution PMF	0.36%	0.37%					100

If you do not choose a pension fund, your investments will be invested in the Standard Pension Mutual Fund, which is defined as the standard fund. *As stated in the Regulation Amending the Regulation on the Individual Pension System dated May 25, 2015, expense deductions may be made from the fund in order to meet the expenses related to the fund and the total deduction to be made in this context, including the deduction for fund operating expenses, is 1.09% per annum (0.00299% per day) for funds in Group I, 1.91% per annum (0.00523% per day) for funds in Group II and 2.28% per annum for funds in Group III. (0.00625% per day) 0.365% per annum (0.001% per day) for Group IV Funds.

REFUND OF FUND TOTAL EXPENSE DEDUCTION:

The return of the fund total expense deduction starts from the 6th year of the contract. The fund total expense deduction is returned by the company to the participant's individual pension account at a rate of 2.5% annually from the 6th year of the contract.

If the participant leaves after the 6th year of the contract, the total fund expense deduction made from the last anniversary until the date of departure is returned to the participant's account depending on the return rate of the relevant year. The return rate is applied each year by increasing the return rate valid in the previous year by 2.5 points. For the 15th year and beyond, a fixed 25% refund is applied. Any deduction amount that would cause the remaining deduction amount after the refund to be below 1.1% of the accumulation is not subject to refund. Compulsory expenses made from the fund portfolio are not subject to the refund calculation.

TOTAL REFUND OF DEDUCTIONS ASSOCIATED WITH THE STATE CONTRIBUTION:

The total deduction refund associated with the state contribution is calculated in case the contract is terminated after completing its 5th year. On the basis of each contract, if the total amount of the deductions to be made by the company from the effective date of the relevant contract until the contract termination date (Management Expense Deduction, Interruption deduction, Entrance Fee Deduction, Total Fund Expense Deduction) exceeds the amount calculated by multiplying the amount in the State contribution account, if any, within the scope of the contract on the termination date by the rates in the table below, the excess amount is refunded.

Year of Contract	Which will be used in the control
6	60%
7	70%
8	80%
9	90%
10+	100%

This control is not applied for contracts whose total accumulation amount exceeds ten times the annual gross minimum wage as of the date of withdrawal and for contracts with irregular payments. This control is based on the monthly gross minimum wage applicable for those over 16 years of age in the first six months of the relevant calendar year.

IRREGULAR PAYMENT

- For the contribution payments due on or after 01.01.2016, in the event that the contribution for the maturity specified in the pension contract is not paid to the relevant account within three months following the payment date of the contribution that is not paid on the due date, it is accepted that irregular payment is made within the framework of the relevant contract.
- A contract that is considered to be irregularly paid is considered to have started to be regularly paid if the amounts related to the unpaid due date(s) are paid in full.

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Print Version: 13 Date: November 2025

EXERCISE OF FUND DISTRIBUTION CHANGE, PLAN CHANGE AND TRANSFER RIGHTS TO ANOTHER PENSION COMPANY

FUND ALLOCATION CHANGE

- Savings must be held in funds determined by the Insurance and Private Pension Regulation and Supervision Agency.
- The distribution ratios or amounts of savings and paid contributions in individual pension accounts between funds can be changed a maximum of 12 times in a year.
- The change request is made in writing to the company at least two business days before the date the change is requested to be made, or from the company's contact center or from the secure page created on behalf of the participant on the company's website. The company realizes the change request by giving the necessary instructions as of the date of the requested change. Participant, contribution share distribution rates;
 - a- Only existing savings
 - b- The amount of the contribution to be paid as of the date of the change request
 - c- It may determine to cover existing savings and contribution amounts.

PENSION PLAN CHANGE

- I understand that I cannot request a plan change for 3 years from the effective date of the contract. After 3 years, the pension plan can be changed a maximum of four times in one year. The change request is made in writing or from the contact center or from the secure page created on behalf of the participant on the website.
- Plan change transactions are completed within 10 business days from the date the plan change request is received by the company. The new pension contract is sent to the participant and the sponsor, if any, within the following 10 business days. Plans that entered into force before 01/01/2016 cannot be switched with a plan change.

TRANSFER OF SAVINGS

- I understand that I cannot request a transfer to another company for 3 years from the effective date of the contract.
- If requested by the participant or sponsor within the framework of the principles determined regarding the use of rights, the accumulations within the scope of the pension contract that remain in the company for three years from the effective date, except for the contracts that come by transfer, can be transferred to another company. In order for a contract issued by transfer from one company to be subject to transfer again, it must remain with the relevant company for at least one year. The transfer is made in a way to cover the entire amount of savings and state contribution account and all relevant information and documents.
- Partial transfer cannot be made.
- In case of a transfer request, the company sends the account statement, transfer information form and request form to the participant or sponsor within five business days. The participant or sponsor applies to the company to be transferred together with the account statement. If the company to be transferred finds the request appropriate, it proposes a plan and provides information on the deductions envisaged in the plan.
- On the business day following the date of receipt of the transfer request form signed by the participant or sponsor, all payment orders given on the business day following the date of receipt of the transfer request form by the company shall be canceled and the accumulation shall be transferred to the company to be transferred together with the amounts related to the State contribution account within 10 business days.
- The pension contract in the company to which the savings are transferred shall enter into force in accordance with the provisions regarding the entry into force of the pension contract in the absence of savings on the date of transfer of the savings, and within ten business days following the entry into force, the new pension contract shall be sent to the mail address of the participant or, if any, the sponsor or employer, or transmitted by secure electronic communication tools. No entrance fee is charged for the new pension contract. The rights of the participant regarding the period arising from the date of entry into the private pension system and the rights regarding the vesting periods, if any, are preserved in the company to which the transfer is made. The amounts received with the transfer shall be invested within two business days following the transfer of the relevant amount to the company accounts.

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Print Version: 13 Date: November 2025

PARTICIPANT DECLARATION

1. I have been given written and verbal information about the system, the form has been read and understood completely and correctly, the entry information form has been delivered or can be presented to me with a permanent data storage device if I request,
 2. That this plan is preferred by myself,
 3. If the contract enters into force, the provisions of the pension contract to be issued and sent to me by the Company within the scope of the legislation and the pension plan will be valid, binding for the parties and I accept the provisions of the contract,
 4. I am aware that the Private Pension intermediary cannot collect any payment including contributions,
 5. Regarding the Internet Branch Terms of Use;
 - That the user code-password security codes to be given to me by the company for the use of the internet branch are personal to me,
 - That the mentioned user code-password and security code will replace my signature in any transaction I will make and that no signed instructions will be received by me other than this,
 - The services I will receive over the internet will be provided without my signature due to the system, and the instructions I give using my personal user code-password and security code or other identification methods will replace the written instructions,
 - That the company may change the user code-password and security codes to be provided to me when it deems necessary,
 - To comply with any changes deemed necessary by the Company,
 - By accepting the terms of use regarding the service contract on the Internet Branch, this service can be provided and the terms of the contract will be effective between the parties,
 - I know that Türkiye Hayat ve Emeklilik AŞ is not responsible if the password is shared with third parties or if it is obtained by third parties,
 - I accept, declare and undertake that I know that I can get my collection receipts from Türkiye Hayat ve Emeklilik AŞ Internet branch.
 6. I declare and accept that I understand that if the information declared in this form is incorrect, it may be subject to sanctions both in accordance with the local legislation provisions in Turkey and the local legislation provisions of the USA or the countries party to the Automatic Information Exchange.
 7. I agree to submit a new form within 30 days if any of the information I have provided in this form changes or becomes incorrect.
 8. В приложении к настоящей форме заявляю, что мне предоставлен русский перевод формы.
- I hereby declare that the English translation of the form has been given to me as an attachment to the form in original language.
- أقر بأن الترجمة العربية للنموذج قد تم تسليمها إلي في مرفق هذا النموذج.

PARTICIPANT AND CONTRIBUTOR INFORMATION

Participant Name and Contribution Payer Information

Name and Surname of Contribution Payer:
Contribution Payer ID No:
Signature of the Contribution Payer:

Individual Pension Intermediary Information

Name and Surname of the Agent:
EGM Registration Number:
Signature of the Intermediary:

The right of withdrawal regarding the contract can be exercised within two months from the date of signing the offer form. If the right of withdrawal is exercised, the right to acquire Turkish Citizenship will be lost.

Participant / Proxy Information

Offer Signature Date:
Name and Surname of the Participant / Proxy:
Exhibitor / Proxy ID No:
Passport No:
Signature of the Participant / Proxy:

Bank Employee

Information Portfolio Manager

Name and Surname:
Bank Registration No:
Bank Name:
Branch Name:
Branch Code:

Reference Provider

Name and Surname:
Bank Registration No:
Bank Name:
Branch Name:
Branch Code:

Pension Company Information

Title : Türkiye Hayat ve Emeklilik AŞ
General Directorate : Levent Mahallesi, Çayır Çimen Sok. No: 7, Levent – Beşiktaş / ISTANBUL
Trade Registry No. : 274811
MERSIS No. : 0434005145200019
E-mail : bilgi@turkiyehayatemeklilik.com.tr
Website : www.turkiyesigorta.com.tr
Telephone : +90 212 310 37 00
Fax : +90 212 310 39 99
Customer Contact Center : 0 850 202 20 20

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EXERCISE OF FUND DISTRIBUTION CHANGE, PLAN CHANGE AND TRANSFER RIGHTS TO ANOTHER PENSION COMPANY

FUND ALLOCATION CHANGE

- Savings must be held in funds determined by the Insurance and Private Pension Regulation and Supervision Agency.
- The distribution ratios or amounts of savings and paid contributions in individual pension accounts between funds can be changed a maximum of 12 times in a year.
- The change request is made in writing to the company at least two business days before the date the change is requested to be made, or from the company's contact center or from the secure page created on behalf of the participant on the company's website. The company realizes the change request by giving the necessary instructions as of the date of the requested change. Participant, contribution share distribution rates;
 - a- Only existing savings
 - b- The amount of the contribution to be paid as of the date of the change request
 - c- It may determine to cover existing savings and contribution amounts.

PENSION PLAN CHANGE

- I understand that I cannot request a plan change for 3 years from the effective date of the contract. After 3 years, the pension plan can be changed a maximum of four times in one year. The change request is made in writing or from the contact center or from the secure page created on behalf of the participant on the website.
- Plan change transactions are completed within 10 business days from the date the plan change request is received by the company. The new pension contract is sent to the participant and the sponsor, if any, within the following 10 business days. Plans that entered into force before 01/01/2016 cannot be switched with a plan change.

TRANSFER OF SAVINGS

- I understand that I cannot request a transfer to another company for 3 years from the effective date of the contract.
- If requested by the participant or sponsor within the framework of the principles determined regarding the use of rights, the accumulations within the scope of the pension contract that remain in the company for three years from the effective date, except for the contracts that come by transfer, can be transferred to another company. In order for a contract issued by transfer from one company to be subject to transfer again, it must remain with the relevant company for at least one year. The transfer is made in a way to cover the entire amount of savings and state contribution account and all relevant information and documents.
- Partial transfer cannot be made.
- In case of a transfer request, the company sends the account statement, transfer information form and request form to the participant or sponsor within five business days. The participant or sponsor applies to the company to be transferred together with the account statement. If the company to be transferred finds the request appropriate, it proposes a plan and provides information on the deductions envisaged in the plan.
- On the business day following the date of receipt of the transfer request form signed by the participant or sponsor, all payment orders given on the business day following the date of receipt of the transfer request form by the company shall be canceled and the accumulation shall be transferred to the company to be transferred together with the amounts related to the State contribution account within 10 business days.
- The pension contract in the company to which the savings are transferred shall enter into force in accordance with the provisions regarding the entry into force of the pension contract in the absence of savings on the date of transfer of the savings, and within ten business days following the entry into force, the new pension contract shall be sent to the mail address of the participant or, if any, the sponsor or employer, or transmitted by secure electronic communication tools. No entrance fee is charged for the new pension contract. The rights of the participant regarding the period arising from the date of entry into the private pension system and the rights regarding the vesting periods, if any, are preserved in the company to which the transfer is made. The amounts received with the transfer shall be invested within two business days following the transfer of the relevant amount to the company accounts.

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 - That the mentioned user code-password and security code will replace my signature in any transaction I will make and that no signed instructions will be received by me other than this,
 - The services I will receive over the internet will be provided without my signature due to the system, and the instructions I give using my personal user code-password and security code or other identification methods will replace the written instructions,
 - That the company may change the user code-password and security codes to be provided to me when it deems necessary,
 - To comply with any changes deemed necessary by the Company,
 - By accepting the terms of use regarding the service contract on the Internet Branch, this service can be provided and the terms of the contract will be effective between the parties,
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PARTICIPANT AND CONTRIBUTOR INFORMATION

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Signature of the Contribution Payer:

Individual Pension Intermediary Information

Name and Surname of the Agent:
EGM Registration Number:
Signature of the Intermediary:

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Participant / Proxy Information

Offer Signature Date:
Name and Surname of the Participant / Proxy:
Exhibitor / Proxy ID No:
Passport No:
Signature of the Participant / Proxy:

Bank Employee

Information Portfolio Manager

Name and Surname:
Bank Registration No:
Bank Name:
Branch Name:
Branch Code:

Reference Provider

Name and Surname:
Bank Registration No:
Bank Name:
Branch Name:
Branch Code:

Pension Company Information

Title : Türkiye Hayat ve Emeklilik AŞ
General Directorate : Levent Mahallesi, Çayır Çimen Sok. No: 7, Levent – Beşiktaş / ISTANBUL
Trade Registry No. : 274811
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Customer Contact Center : 0 850 202 20 20

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PRINCIPLES REGARDING CONTRIBUTION PAYMENTS

Minimum Contribution: 100 TL Initial
Contribution Fee * TL
Regular Contribution Payment Start Date:
Regular Contribution Payment Frequency:

Payment Method: Monthly 3 Monthly
6 Monthly Yearly
Credit Card Bank Card
Regular Payment Instruction

* In this plan, the TL equivalent of minimum USD 500,000 or its foreign currency equivalent calculated according to the foreign exchange buying rate determined by the Central Bank of the Republic of Türkiye on the transition date is taken as the initial contribution.

PAYMENTS OTHER THAN CO-PAYMENTS

Lump-Sum Payment Amount:

*Contracts for which collection is not made within two months from the date of the offer are rejected and removed from the system.

PAYMENT INFORMATION (CREDIT CARD / DEBIT CARD INFORMATION)

(Credit card or debit card identification is mandatory for bid entry)

Payments will be made primarily from the preferred payment instrument, in case the payment is not realized, I consent to be collected from other payment instruments of the relevant bank.

Name and Surname of the Cardholder:

Card No :
Card Type : Mastercard Visa Troy
Debit Card :
Regular Payment Date ____ of the Related Month
IBAN No :

Expiry Date (MM/YY) : /
Other :
Expiry Date (MM/YY) : /

**In contribution payments made by credit card; contributions will be transferred to the participant's account at the end of the blockage period determined according to the bank agreement and will be directed to investment. The blockage period to be applied for your private pension payments made by credit card varies between 24 - 40 calendar days. Blockage periods may be changed by Türkiye Hayat Emeklilik depending on the bank agreement.

You can access the current blockage periods at www.turkiyesigorta.com.tr.

***All kinds of payments included in the regular payment instructions will be paid automatically, in order of priority, by cashing the account balances, mutual funds, converting the relevant foreign currencies into TL or withdrawing from overdraft accounts.

PAYMENT INFORMATION (BANK IBAN INFORMATION)

In order to be included in the Citizenship PPS plan, at least USD 500,000 or its equivalent in foreign currency must be deposited to the IBAN number of any of the banks listed below as a TL equivalent contribution calculated according to the foreign exchange buying rate determined by the CBRT on the transition date:

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 Payer on the Name
and Account of the Participant

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PRINCIPLES REGARDING CONTRIBUTION PAYMENTS

Minimum Contribution: 100 TL Initial
Contribution Fee * TL
Regular Contribution Payment Start Date:
Regular Contribution Payment Frequency:

Payment Method: Monthly 3 Monthly
6 Monthly Yearly
Credit Card Bank Card
Regular Payment Instruction

* In this plan, the TL equivalent of minimum USD 500,000 or its foreign currency equivalent calculated according to the foreign exchange buying rate determined by the Central Bank of the Republic of Türkiye on the transition date is taken as the initial contribution.

PAYMENTS OTHER THAN CO-PAYMENTS

Lump-Sum Payment Amount:

*Contracts for which collection is not made within two months from the date of the offer are rejected and removed from the system.

PAYMENT INFORMATION (CREDIT CARD / DEBIT CARD INFORMATION)

(Credit card or debit card identification is mandatory for bid entry)

Payments will be made primarily from the preferred payment instrument, in case the payment is not realized, I consent to be collected from other payment instruments of the relevant bank.

Name and Surname of the Cardholder:

Card No :
Card Type : Mastercard Visa Troy
Debit Card :
Regular Payment Date ____ of the Related Month
IBAN No :

Expiry Date (MM/YY) : /
Other :
Expiry Date (MM/YY) : /

**In contribution payments made by credit card; contributions will be transferred to the participant's account at the end of the blockage period determined according to the bank agreement and will be directed to investment. The blockage period to be applied for your private pension payments made by credit card varies between 24 - 40 calendar days. Blockage periods may be changed by Türkiye Hayat Emeklilik depending on the bank agreement.

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Vakıf Katılım	TR190021000000001126700001
ICBC	TR200010900025001314020047
Emlak Katılım	TR440021100000053300300003

Signature of the Payer on the Name
and Account of the Participant

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CUSTOMER INFORMATION FORM

Offer
Serial No:

- How would you like us to communicate with you? Telephone SMS E-mail
- Would You Like to Receive Turkey Life and Pension Information E-mails/SMS? Yes No
- Do you want to benefit from club services?: Yes No

Türkiye Hayat ve Emeklilik AŞ is obliged to protect the personal information of all its participants. This information, which is registered and under protection, will not be shared, rented or sold to third parties in any way. However, this information may be used and shared with third parties if required by the participant's own request or by Türkiye Hayat ve Emeklilik AŞ in order to improve service quality and to better respond to the needs of the participant within the scope of Life Clubs membership. In the event that the participant is included in the Private Pension System through Türkiye Hayat ve Emeklilik AŞ, the participant accepts the sharing and use of his/her personal information. Türkiye Hayat ve Emeklilik AŞ reserves the right to make changes in the content of the Life Clubs application or to abandon the application.

The Participant declares and undertakes that any legal relationship with Türkiye Hayat ve Emeklilik AŞ will be made on its own behalf and account, and in the contrary case, it is aware that it is obliged to make a notification in accordance with Article 15 of the Law No. 5549 and if it acts on behalf or account of someone else, it will declare this in writing to Türkiye Hayat ve Emeklilik AŞ and irrevocably accepts and undertakes that all kinds of responsibility, including the provisions of the legislation on the Prevention of Laundering Proceeds of Crime, belong to the participant.

Participant's
Name
Surname

Participant's Signature:

Proxy Transaction Authorized
Name Surname:
Signature:

CUSTOMER INFORMATION FORM

Offer
Serial No:

- How would you like us to communicate with you? Telephone SMS E-mail
- Would You Like to Receive Turkey Life and Pension Information E-mails/SMS? Yes No
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Participant's
Name
Surname

Participant's Signature:

Proxy Transaction Authorized
Name Surname:
Signature:

LIFE CLUBS GENERAL EXCEPTIONS

1. The advantages of the Life Clubs are valid as long as you meet the membership conditions and as long as the cooperation between Türkiye Hayat ve Emeklilik AŞ and the contracted organizations continues.
2. Türkiye Hayat ve Emeklilik AŞ is not responsible for any disruption of the services provided within the scope of Life Clubs due to contracted organizations, failure to provide the service properly in a way that does not meet the expectations of the participant, or damage to the participant by the person or organization providing the service.
3. Türkiye Hayat ve Emeklilik AŞ has the right to change the content and scope of the advantages offered by Life Clubs or to terminate the privileges completely based on a valid reason.
4. The Member will be provided with the opportunity to receive delivery services to the address by private courier or cargo within 48 hours for Istanbul (ticket deliveries by courier are only valid for Istanbul) and within 72 hours for provinces other than Istanbul (provinces where cargo service can be provided to the address) throughout Türkiye.
5. Requests for services for which tickets are purchased/booked on behalf of the Member can be received within 24 hours, but tickets can only be provided within the working hours of the relevant institution, in such cases, the Member will be informed that they will be returned within working hours.
6. It is not possible to guarantee that personal satisfaction, which is subjective, will be one hundred percent in cases of limited reservation possibilities or VIP services (shows, hotels, restaurants and similar activities).
7. Reservation/ticket sales transactions related to cultural and artistic performances are limited to the conditions and quotas determined by the companies selling tickets. For these reasons, Türkiye Hayat ve Emeklilik AŞ is not responsible for the unavailability of tickets.
8. All financial responsibilities that may arise regarding canceled reservations and tickets sold belong to the Member.
9. The necessary information and official documents for the organizations made on behalf of the member must be provided by the member. Türkiye Hayat ve Emeklilik AŞ is not responsible for the failure to organize the organization or to provide the service due to lack of documents.
10. All expenses incurred and fees paid on behalf of the Member within the scope of Life Clubs shall be collected from the Member, provided that the Member's prior approval is obtained.
11. The right to refuse service requests that do not comply with legal rules and principles is reserved.
12. Türkiye Hayat ve Emeklilik AŞ is responsible to the extent of the services it provides and is not responsible for any damages or losses or expenses that may occur outside of the services.
13. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible for any delays and consequences or accusations arising from strikes, war, invasion, foreign enemy movements, conflict, civil war, uprising, revolution, military force, use of violence, state of emergency, radioactive or similar force majeure. Under no circumstances shall Türkiye Hayat ve Emeklilik AŞ replace official emergency aid organizations such as police, civil defense, fire brigade and be held liable for the services to be provided by them.
14. Damages caused by the following reasons are not covered:
 - Intentional damage to the dwelling caused by the Member,
 - Natural disasters; earthquake, nuclear hazard, volcanic eruption, flood or any environmental accident unless otherwise specified,
 - Events arising out of war, invasion, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, terrorism or military or military force, insurrection and civil commotion,
 - Interventions not authorized by local authorities,
 - Service disruptions due to unusual climatic conditions,

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- Intentional self-harm or incidents arising as a result of the Member being part of a criminal act or fraudulent acts of the Member,
 - Incidents that occur as a result of the Member being part of a fight, other than in self-defense,
 - Damages incurred while the Member is participating as a competitor in any kind of car races or shows,
 - Damage caused by practicing sports professionally or as a trainer for an official competition or demonstration,
 - Incidents arising directly or indirectly from, or caused or contributed to by, ionizing radiation, or exposure to radioactivity from nuclear fuel used for lighting purposes or radioactive toxic explosions, or other hazards arising from any explosive nuclear structure or nuclear element,
 - Events resulting from any existing, recurring, chronic or ongoing illness or condition that the member knows about, has received prior treatment for (This clause does not cover the Medical Second Opinion service),
 - Officially declared epidemics (cholera, malaria, etc.); all kinds of tests, analysis costs and necessary treatments related to AIDS and AIDS-related diseases and all diseases caused by the HIV virus,
 - Damage caused by or resulting from full or partial incapacity for work while under the influence of alcohol intoxication or drug intoxication (except for those taken for therapeutic purposes in accordance with the instructions and prescription of a competent physician),
 - Incidents in which he/she harms himself/herself, third parties and his/her environment due to mental illness or loss of personality,
 - Events occurring under the influence of intoxicating beverages or substances, other than substances prescribed in accordance with the treatment and directed by a qualified medical practitioner, or as a result of disability due in whole or in part to their effects,
15. Türkiye Hayat ve Emeklilik AŞ is not responsible for the costs incurred or the quality of service provided in case the member contacts contracted institutions without calling the Contact Center.
 16. The member is obliged to act within the scope of the Life Clubs Terms and Conditions document sent to him/her in the annex of the contract and to comply with these conditions. Türkiye Hayat ve Emeklilik AŞ is not responsible for any damages, expenses or service quality that may arise outside the conditions.
 17. In order to benefit from Life Clubs, the monthly contribution limit is TL 250. Türkiye Hayat ve Emeklilik AŞ reserves the right to increase or decrease the lower limit according to market conditions and the scope of services provided, and to make changes in the scope of Life Clubs. In order to benefit from Life Clubs, monthly contribution payments must have been made in full for at least the amount determined as the lower limit for the past 12 months. If there are underpaid contribution payments in the past 12 months, participants can complete the missing payments at once and start benefiting from Life Clubs from the following month. Life Clubs cannot be used in the month in which the contribution payment is incomplete.
 18. The Member accepts and undertakes that all the information provided by the Member is true and correct. If it is determined that the information provided by the Member about himself/herself and/or his/her beneficiaries while receiving services pursuant to the contract is incorrect, incomplete or false, the Member will be charged for all services provided. The Member agrees and declares to indemnify any and all damages that may be incurred by Türkiye Hayat ve Emeklilik AŞ due to false, incomplete or false statements.

Participant

Name, Surname:

Participant's Signature:

Proxy Transaction Authorized

Name, Surname

Signature:

LIFE CLUBS GENERAL EXCEPTIONS

1. The advantages of the Life Clubs are valid as long as you meet the membership conditions and as long as the cooperation between Türkiye Hayat ve Emeklilik AŞ and the contracted organizations continues.
2. Türkiye Hayat ve Emeklilik AŞ is not responsible for any disruption of the services provided within the scope of Life Clubs due to contracted organizations, failure to provide the service properly in a way that does not meet the expectations of the participant, or damage to the participant by the person or organization providing the service.
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11. The right to refuse service requests that do not comply with legal rules and principles is reserved.
12. Türkiye Hayat ve Emeklilik AŞ is responsible to the extent of the services it provides and is not responsible for any damages or losses or expenses that may occur outside of the services.
13. Türkiye Hayat ve Emeklilik AŞ shall not be held responsible for any delays and consequences or accusations arising from strikes, war, invasion, foreign enemy movements, conflict, civil war, uprising, revolution, military force, use of violence, state of emergency, radioactive or similar force majeure. Under no circumstances shall Türkiye Hayat ve Emeklilik AŞ replace official emergency aid organizations such as police, civil defense, fire brigade and be held liable for the services to be provided by them.
14. Damages caused by the following reasons are not covered:
 - Intentional damage to the dwelling caused by the Member,
 - Natural disasters; earthquake, nuclear hazard, volcanic eruption, flood or any environmental accident unless otherwise specified,
 - Events arising out of war, invasion, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, terrorism or military or military force, insurrection and civil commotion,
 - Interventions not authorized by local authorities,
 - Service disruptions due to unusual climatic conditions,

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- Intentional self-harm or incidents arising as a result of the Member being part of a criminal act or fraudulent acts of the Member,
 - Incidents that occur as a result of the Member being part of a fight, other than in self-defense,
 - Damages incurred while the Member is participating as a competitor in any kind of car races or shows,
 - Damage caused by practicing sports professionally or as a trainer for an official competition or demonstration,
 - Incidents arising directly or indirectly from, or caused or contributed to by, ionizing radiation, or exposure to radioactivity from nuclear fuel used for lighting purposes or radioactive toxic explosions, or other hazards arising from any explosive nuclear structure or nuclear element,
 - Events resulting from any existing, recurring, chronic or ongoing illness or condition that the member knows about, has received prior treatment for (This clause does not cover the Medical Second Opinion service),
 - Officially declared epidemics (cholera, malaria, etc.); all kinds of tests, analysis costs and necessary treatments related to AIDS and AIDS-related diseases and all diseases caused by the HIV virus,
 - Damage caused by or resulting from full or partial incapacity for work while under the influence of alcohol intoxication or drug intoxication (except for those taken for therapeutic purposes in accordance with the instructions and prescription of a competent physician),
 - Incidents in which he/she harms himself/herself, third parties and his/her environment due to mental illness or loss of personality,
 - Events occurring under the influence of intoxicating beverages or substances, other than substances prescribed in accordance with the treatment and directed by a qualified medical practitioner, or as a result of disability due in whole or in part to their effects,
15. Türkiye Hayat ve Emeklilik AŞ is not responsible for the costs incurred or the quality of service provided in case the member contacts contracted institutions without calling the Contact Center.
 16. The member is obliged to act within the scope of the Life Clubs Terms and Conditions document sent to him/her in the annex of the contract and to comply with these conditions. Türkiye Hayat ve Emeklilik AŞ is not responsible for any damages, expenses or service quality that may arise outside the conditions.
 17. In order to benefit from Life Clubs, the monthly contribution limit is TL 250. Türkiye Hayat ve Emeklilik AŞ reserves the right to increase or decrease the lower limit according to market conditions and the scope of services provided, and to make changes in the scope of Life Clubs. In order to benefit from Life Clubs, monthly contribution payments must have been made in full for at least the amount determined as the lower limit for the past 12 months. If there are underpaid contribution payments in the past 12 months, participants can complete the missing payments at once and start benefiting from Life Clubs from the following month. Life Clubs cannot be used in the month in which the contribution payment is incomplete.
 18. The Member accepts and undertakes that all the information provided by the Member is true and correct. If it is determined that the information provided by the Member about himself/herself and/or his/her beneficiaries while receiving services pursuant to the contract is incorrect, incomplete or false, the Member will be charged for all services provided. The Member agrees and declares to indemnify any and all damages that may be incurred by Türkiye Hayat ve Emeklilik AŞ due to false, incomplete or false statements.

Participant

Name, Surname:

Participant's Signature:

Proxy Transaction Authorized

Name, Surname

Signature:

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

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

The Fund aims to generate income by investing at least sixty percent of its portfolio in Turkish Lira denominated debt instruments, income partnership securities or lease certificates issued by the Ministry. A maximum of thirty percent of the Fund's portfolio may be invested in debt instruments denominated in Turkish Lira and issued by banks or other issuers with investment grade ratings, provided that they are traded on the Stock Exchange, Provided that it is traded on the stock exchange, in lease certificates whose fund user is banks or whose fund user or fund user has an investment grade rating, in mortgage and assetbacked securities, mortgage and asset-backed securities, promissory contracts, minimum ten percent in BIST 100, BIST Sustainability Index, BIST Corporate Governance Index and shares in participation indices calculated by Borsa İstanbul A. Ş., maximum twenty-five percent in Turkish Lira denominated time deposits, participation accounts, maximum two percent in reverse repo and Takasbank Money Market and Domestic Money Market. Ş., maximum twenty-five percent in Turkish Lira denominated time deposits, participation accounts, maximum two percent in reverse repo and Takasbank Money Market and Domestic Organized Money Market Transactions. The Fund is also used to invest the savings of persons who do not prefer any fund at the time of entry into the system. Therefore, the entire Fund portfolio is managed in accordance with the portfolio limitations specified in the Regulation and the Circular.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ MONEY MARKET PENSION INVESTMENT FUND (VEL):

The fund consistently holds highly liquid money and capital market instruments with a maximum of 184 days to maturity and the weighted average maturity of the portfolio is maximum 45 days.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ FIRST VARIABLE PENSION INVESTMENT FUND (VEG):

A maximum of 50% of the fund portfolio is invested in foreign public and/or private sector debt instruments and foreign partnership shares. In addition, a maximum of 50% of the fund is invested in eurobonds issued by the Turkish Treasury or private sector companies in international markets. However, the ratio of foreign currency denominated money and capital market instruments of domestic and foreign issuers to the fund portfolio value may not exceed 80% or more. The objective of the Fund is to generate foreign exchange gains and interest income on the assets it invests in by predominantly including foreign currency denominated debt instruments in its portfolio.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ SHARE CERTIFICATE PENSION INVESTMENT FUND (VEH):

The Fund is an Equity Pension Mutual Fund and in the selection of capital market instruments to be invested in the Fund management, securities with high liquidity and yield are preferred based on the principle of risk allocation. At least 80% of the portfolio will be continuously invested in partnership shares traded on the stock exchange.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ DEBT INSTRUMENTS PENSION INVESTMENT (VES):

At least 80% of the fund portfolio is continuously invested in public and private sector debt instruments and reverse repo instruments subject to public sector debt instruments. The Fund aims to maximize the returns on public and private sector debt instruments by dynamically utilizing the portfolio maturity and asset allocation within the framework of market interest rate forecasts and benchmarks. Foreign currency and capital market instruments may be included in the fund portfolio up to a maximum of 20% of the total value of the fund.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ CAUTIOUS VARIABLE PENSION INVESTMENT FUND (VEU):

It is a fund that invests the entire fund portfolio in all or some of the asset types specified in Article 5 of the Regulation according to changing market conditions and aims to generate capital gains

as well as dividend and interest income. In accordance with the definition of "Cautious Variable", the fund is managed so that the risk value to be calculated according to the CMB risk scale remains between 1 and 2.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PUBLIC DEBT INSTRUMENTS PENSION INVESTMENT FUND (ZHG):

The Fund aims to generate interest income by investing at least 80% of its portfolio in public debt instruments and reverse repo transactions involving public debt instruments. In the selection of capital market instruments to be included in the fund portfolio, those that are easy to convert into cash and have low risk are preferred.

The fund portfolio is managed with a stable, high real return target.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ AGRICULTURE AND FOOD FUND OF FUNDS PENSION MUTUAL FUND (THE):

At least 80% of the Fund portfolio will be invested in the participation shares of domestic and foreign investment funds and exchange-traded funds that invest in equities and debt instruments of companies operating in the agriculture and food sectors.

The Fund primarily aims to capture long-term return potential by investing in fund structures focused on the efficient production, distribution, and utilization of agricultural and food resources, as well as in services, technology, and other sectors that enhance productivity in agriculture and food.

As a fund of funds, the Fund will construct its portfolio mainly through participation shares of investment funds and ETFs aligned with its strategy. In line with the fund-of-funds definition, at least 80% of the Fund portfolio will continually consist of participation shares of investment funds and ETFs operating in agriculture and food themes; therefore, all other money and capital market instruments cannot exceed 20% of the Fund portfolio value.

Investments in participation shares of ETFs traded on foreign exchanges and in foreign funds authorized for sale by the Capital Markets Board are included in the 80% calculation.

Up to 50% of the Fund portfolio value may be invested in foreign currency money and capital market instruments or in funds established in Türkiye that include the term "foreign" in their titles.

Foreign-currency-denominated instruments issued by domestic or foreign issuers (including investment funds established in Türkiye with "Foreign" or "FX" in their titles) may not exceed 80% of the Fund portfolio value.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ THIRD LIFE CYCLE PENSION MUTUAL FUND (TJY):

The Fund is designed for participants aged 46 and above in the private pension system who have short- to medium-term investment plans and whose risk profiles align with the Fund. Asset diversification is essential in portfolio management. Through diversification across domestic and foreign money and capital market instruments, equities, debt securities, precious metals, and participation shares of investment funds and ETFs investing in these instruments, the Fund aims to reduce risk by benefiting from inverse correlations across asset classes.

The Fund seeks real return performance with a growth-oriented approach over the short to medium term. The strategy aims to provide participants with exposure to alternative asset classes. Up to 50% of the Fund portfolio value may be invested in foreign currency money and capital market instruments. However, 80% or more of the portfolio may not be continuously invested in foreign-currency-denominated instruments.

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TÜRKİYE HAYAT VE EMEKLİLİK AŞ MONEY MARKET PENSION INVESTMENT FUND (VEL):

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TÜRKİYE HAYAT VE EMEKLİLİK AŞ FIRST VARIABLE PENSION INVESTMENT FUND (VEG):

A maximum of 50% of the fund portfolio is invested in foreign public and/or private sector debt instruments and foreign partnership shares. In addition, a maximum of 50% of the fund is invested in eurobonds issued by the Turkish Treasury or private sector companies in international markets. However, the ratio of foreign currency denominated money and capital market instruments of domestic and foreign issuers to the fund portfolio value may not exceed 80% or more. The objective of the Fund is to generate foreign exchange gains and interest income on the assets it invests in by predominantly including foreign currency denominated debt instruments in its portfolio.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ SHARE CERTIFICATE PENSION INVESTMENT FUND (VEH):

The Fund is an Equity Pension Mutual Fund and in the selection of capital market instruments to be invested in the Fund management, securities with high liquidity and yield are preferred based on the principle of risk allocation. At least 80% of the portfolio will be continuously invested in partnership shares traded on the stock exchange.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ DEBT INSTRUMENTS PENSION INVESTMENT (VES):

At least 80% of the fund portfolio is continuously invested in public and private sector debt instruments and reverse repo instruments subject to public sector debt instruments. The Fund aims to maximize the returns on public and private sector debt instruments by dynamically utilizing the portfolio maturity and asset allocation within the framework of market interest rate forecasts and benchmarks. Foreign currency and capital market instruments may be included in the fund portfolio up to a maximum of 20% of the total value of the fund.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ CAUTIOUS VARIABLE PENSION INVESTMENT FUND (VEU):

It is a fund that invests the entire fund portfolio in all or some of the asset types specified in Article 5 of the Regulation according to changing market conditions and aims to generate capital gains

as well as dividend and interest income. In accordance with the definition of "Cautious Variable", the fund is managed so that the risk value to be calculated according to the CMB risk scale remains between 1 and 2.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ PUBLIC DEBT INSTRUMENTS PENSION INVESTMENT FUND (ZHG):

The Fund aims to generate interest income by investing at least 80% of its portfolio in public debt instruments and reverse repo transactions involving public debt instruments. In the selection of capital market instruments to be included in the fund portfolio, those that are easy to convert into cash and have low risk are preferred.

The fund portfolio is managed with a stable, high real return target.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ AGRICULTURE AND FOOD FUND OF FUNDS PENSION MUTUAL FUND (THE):

At least 80% of the Fund portfolio will be invested in the participation shares of domestic and foreign investment funds and exchange-traded funds that invest in equities and debt instruments of companies operating in the agriculture and food sectors.

The Fund primarily aims to capture long-term return potential by investing in fund structures focused on the efficient production, distribution, and utilization of agricultural and food resources, as well as in services, technology, and other sectors that enhance productivity in agriculture and food.

As a fund of funds, the Fund will construct its portfolio mainly through participation shares of investment funds and ETFs aligned with its strategy. In line with the fund-of-funds definition, at least 80% of the Fund portfolio will continually consist of participation shares of investment funds and ETFs operating in agriculture and food themes; therefore, all other money and capital market instruments cannot exceed 20% of the Fund portfolio value.

Investments in participation shares of ETFs traded on foreign exchanges and in foreign funds authorized for sale by the Capital Markets Board are included in the 80% calculation.

Up to 50% of the Fund portfolio value may be invested in foreign currency money and capital market instruments or in funds established in Türkiye that include the term "foreign" in their titles.

Foreign-currency-denominated instruments issued by domestic or foreign issuers (including investment funds established in Türkiye with "Foreign" or "FX" in their titles) may not exceed 80% of the Fund portfolio value.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ THIRD LIFE CYCLE PENSION MUTUAL FUND (TJY):

The Fund is designed for participants aged 46 and above in the private pension system who have short- to medium-term investment plans and whose risk profiles align with the Fund. Asset diversification is essential in portfolio management. Through diversification across domestic and foreign money and capital market instruments, equities, debt securities, precious metals, and participation shares of investment funds and ETFs investing in these instruments, the Fund aims to reduce risk by benefiting from inverse correlations across asset classes.

The Fund seeks real return performance with a growth-oriented approach over the short to medium term. The strategy aims to provide participants with exposure to alternative asset classes. Up to 50% of the Fund portfolio value may be invested in foreign currency money and capital market instruments. However, 80% or more of the portfolio may not be continuously invested in foreign-currency-denominated instruments.

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

TURKEY LIFE AND PENSION AŞ TECHNOLOGY SECTOR STOCK PENSION INVESTMENT FUND (TBJ):

At least 80% of the Fund's portfolio value will be continuously invested in partnership shares of companies included in the BIST Technology Index, partnership shares of foreign companies included in foreign technology indices, American Depository Receipts and Global Depository Receipts. In this way, the Fund will invest in domestic and/or foreign companies operating in information technologies, technological hardware, telecommunications, electronic commerce, biotechnology, medical technology, software, financial technology, interactive media and services and other technology fields and/or service and service providers of domestic and/or foreign companies operating in these fields. The Fund may invest a maximum of 50% of its portfolio value in foreign money and capital market instruments. In addition, 80% or more of the Fund's portfolio value may not be continuously invested in foreign currency denominated money and capital market instruments.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ NON-BIST-30 COMPANIES STOCKS RETIREMENT INVESTMENT FUND (HHB):

At least 80% of the total value of the fund is continuously invested in domestic partnership shares included in the BIST 100-30 Index (XYUZO) and BIST TUM-100 Index (XTUMY), excluding the shares of securities investment trusts, and among the exchange-traded funds established to track the XYUZO and XTUMY indexes, as determined by the fund portfolio managers as a result of risk/return assessments using fundamental and factor analysis.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ MIXED PENSION INVESTMENT FUND (HHY):

Variable fund is a fund established for participants who leave the decision on how to invest their savings to the portfolio manager instead of determining their investment preference and who believe that the portfolio manager will make the most appropriate portfolio allocation according to market conditions. This fund is suitable for participants who trust the company's fund management strategy and practices and do not prefer to change their fund allocation according to changing market conditions. Since the price fluctuations of the assets in which the fund invests are low, the risk value of the fund is determined as 1-2.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ BALANCED VARIABLE PENSION INVESTMENT FUND (ZHE):

The Fund is managed flexibly according to changing market conditions. In the selection of money and capital market instruments to be invested in the Fund, risk/return analysis is performed and those that are easy to convert into cash and have low risk are preferred. Depending on market conditions, the fund portfolio is mainly composed of assets such as public or private sector debt instruments, partnership shares, deposits/participation accounts, lease certificates. The fund portfolio is invested in the money and capital market instruments listed in the table in Article 2.4 of the fund prospectus within the limits specified. The asset allocation of the Fund is not predetermined. A maximum of 50% of the fund portfolio value is invested in foreign money and capital market instruments. Foreign currency denominated money and capital market instruments of domestic and foreign issuers included in the fund portfolio may not continuously exceed 80% or more of the fund portfolio value.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ SUSTAINABILITY STOCK PENSION INVESTMENT FUND (ZHB):

At least 80% of the fund portfolio is continuously invested in partnership shares included in the BIST Sustainability Index. The objective of the fund is to realize capital gains by investing mainly in equity securities included in the Sustainability Index in the fund portfolio. The Fund bears macroeconomic risk, sector risk, firm risk and liquidity risk depending on equity investments. Changes in the equity market affect the fund's return. In fund management, diversification is aimed by stock selection in order to protect against risks. The Fund may invest a maximum of 20% of its portfolio value in foreign currency and capital market instruments. In addition, 80% or more of the Fund's portfolio value may not be continuously invested in foreign currency denominated money and capital market instruments.

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

The Fund is a "Participation Fund" and the assets of the Fund are invested within the framework of the Advisory Committee's opinion of suitability. The Fund invests at least 80% of its portfolio in gold and/or gold-based capital market instruments traded on national and international stock exchanges. Fund portfolio The Fund aims to provide a stable return in the medium and long term by taking advantage of the opportunities in the markets with other precious metals, participation accounts in Turkish Lira, exchange-traded funds, BIST Participation Index Shares and lease certificates. Precious metals other than gold and other investment instruments to be included in the Fund's portfolio should not exceed 20% of the Fund's portfolio and should be compatible with the principles of participation banking, and investments can be made in the assets in the table in Article 2.4 of the prospectus within the specified limitations. The management principles set out in the Regulation are complied with in the management of the Fund.

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TURKEY LIFE AND PENSION AŞ TECHNOLOGY SECTOR STOCK PENSION INVESTMENT FUND (TBJ):

At least 80% of the Fund's portfolio value will be continuously invested in partnership shares of companies included in the BIST Technology Index, partnership shares of foreign companies included in foreign technology indices, American Depository Receipts and Global Depository Receipts. In this way, the Fund will invest in domestic and/or foreign companies operating in information technologies, technological hardware, telecommunications, electronic commerce, biotechnology, medical technology, software, financial technology, interactive media and services and other technology fields and/or service and service providers of domestic and/or foreign companies operating in these fields. The Fund may invest a maximum of 50% of its portfolio value in foreign money and capital market instruments. In addition, 80% or more of the Fund's portfolio value may not be continuously invested in foreign currency denominated money and capital market instruments.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ NON-BIST-30 COMPANIES STOCKS RETIREMENT INVESTMENT FUND (HHB):

At least 80% of the total value of the fund is continuously invested in domestic partnership shares included in the BIST 100-30 Index (XYUZO) and BIST TUM-100 Index (XTUMY), excluding the shares of securities investment trusts, and among the exchange-traded funds established to track the XYUZO and XTUMY indexes, as determined by the fund portfolio managers as a result of risk/return assessments using fundamental and factor analysis.

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Variable fund is a fund established for participants who leave the decision on how to invest their savings to the portfolio manager instead of determining their investment preference and who believe that the portfolio manager will make the most appropriate portfolio allocation according to market conditions. This fund is suitable for participants who trust the company's fund management strategy and practices and do not prefer to change their fund allocation according to changing market conditions. Since the price fluctuations of the assets in which the fund invests are low, the risk value of the fund is determined as 1-2.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ BALANCED VARIABLE PENSION INVESTMENT FUND (ZHE):

The Fund is managed flexibly according to changing market conditions. In the selection of money and capital market instruments to be invested in the Fund, risk/return analysis is performed and those that are easy to convert into cash and have low risk are preferred. Depending on market conditions, the fund portfolio is mainly composed of assets such as public or private sector debt instruments, partnership shares, deposits/participation accounts, lease certificates. The fund portfolio is invested in the money and capital market instruments listed in the table in Article 2.4 of the fund prospectus within the limits specified. The asset allocation of the Fund is not predetermined. A maximum of 50% of the fund portfolio value is invested in foreign money and capital market instruments. Foreign currency denominated money and capital market instruments of domestic and foreign issuers included in the fund portfolio may not continuously exceed 80% or more of the fund portfolio value.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ SUSTAINABILITY STOCK PENSION INVESTMENT FUND (ZHB):

At least 80% of the fund portfolio is continuously invested in partnership shares included in the BIST Sustainability Index. The objective of the fund is to realize capital gains by investing mainly in equity securities included in the Sustainability Index in the fund portfolio. The Fund bears macroeconomic risk, sector risk, firm risk and liquidity risk depending on equity investments. Changes in the equity market affect the fund's return. In fund management, diversification is aimed by stock selection in order to protect against risks. The Fund may invest a maximum of 20% of its portfolio value in foreign currency and capital market instruments. In addition, 80% or more of the Fund's portfolio value may not be continuously invested in foreign currency denominated money and capital market instruments.

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

The Fund is a "Participation Fund" and the assets of the Fund are held in Consultation It is directed to investment within the framework of the Committee's opinion of suitability. In accordance with the Fund's investment strategy, at least 80% of its portfolio continuously produce precious metals and money based on them and capital market instruments. The purpose of the Fund is to hold participants are highly informed about price developments in the metals market. to reflect the ratio.

The fund portfolio includes precious metals based lease certificates and promissory notes. contracts may be purchased and participation accounts may be opened.

The fund portfolio may include precious metals and capital other investment instruments to be included other than market instruments cannot exceed 20% of the fund portfolio.

TÜRKİYE HAYAT VE EMEKLİLİK AŞ CONTRIBUTION PENSION INVESTMENT FUND (VEI):

At least seventy percent of the fund portfolio, depending on the interest By the Ministry or the Undersecretariat of Treasury Asset Leasing Companies Turkish Lira denominated debt instruments issued, income by investing in partnership bonds or lease certificates to generate income. A maximum of twenty percent of the portfolio According to market conditions, the State Contribution Regulation Turkish Lira within the limitations specified in Article 11 in deposit/participation account, the maximum amount of the fund portfolio provided that fifteen percent is traded on the stock exchange in Turkish Lira from debt instruments issued by banks, source of funds Issued by asset leasing companies whose organizations are banks lease certificates or lease certificates issued by the Capital Markets Board investment by authorized rating agencies

has a rating that corresponds to a rating equivalent to a "doable" level collateralized securities and asset or mortgage-backed securities

securities and at least ten percent in BIST 100 Index, BIST Sustainability Index, BIST Corporate Governance Index and Participation indices calculated by Borsa Istanbul AŞ shares. Maximum five percent of the fund portfolio

The other part is reverse repo realized in the BIST repo-reverse repo market, exchange or over-the-counter promise contracts, Takasbank Money Market and domestic organized money market transactions.

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