



PLAN SUMMARY

New Horizon is a medium-term rollover plan designed for those investors who currently have long term, regular contribution plans which have not received the expected returns. New Horizon allows these types of investors to rollover, or transfer, their existing investments to secure a guaranteed return of 120% with 100% participation in the growth of five (5) of the world's leading stock market indices. This plan is also ideal for those who would like to **shorten their investment horizon** as well as combine several existing plans into one (1) that will guarantee their initial investment **and** their regular contributions.

The New Horizon plan is offered through a BVI Trust¹ structure which provides asset protection, confidentiality, tax exemption on capital gains², and estate planning advantages. The Trust is administered by an independent Trustee – Sable Trust Ltd, an organization that is duly licensed and regulated by the Financial Services Commission in the BVI. The savings you accumulate are held in safe custody by the Union Bank of Switzerland (UBS) with headquarters in Switzerland and a presence in all major financial centers around the world.

The minimum savings amount required to open the plan is only \$2,400* per annum. With New Horizon, reaching your financial goals has never been easier.

INVESTMENT INDEX CHOICES

Up to five (5) equity indexes can be selected with a minimum 20% allocation required for each index. The index selections include:

- S&P 500® (USD, EUR, GBP)

The Standard and Poor's 500 is a stock market index based on the common stock prices of 500 top publicly traded American companies. The S&P 500 has been widely regarded as the best single gauge of the large cap U.S. equities market since the index was first published in 1957.

- MSCI ACWI IMI® (USD)

The MSCI All Country World Index Investable Market Index captures large, mid and small cap representation across 23 Developed Markets and 23 Emerging Markets countries. With 8,447 constituents, the index is comprehensive, covering approximately 99% of the global equity investment opportunity set.

- S&P Asia 50® (USD, EUR)

The S&P Asia 50 is an equity index drawn from four major Asian markets – Hong Kong, Korea, Singapore, and Taiwan. The index constituents are leading, large, liquid, blue chip companies from the Asian markets.

- EURO STOXX 50® (USD, EUR, GBP)

The EURO STOXX 50 is Europe's leading Blue-chip index and covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain.

- MSCI EMERGING MARKETS IMI® (USD, EUR, GBP)

The MSCI Emerging Markets Investable Market Index (IMI) captures large, mid v

- FTSE 100 (GBP)

The FTSE 100 is an index composed of the 100 largest companies listed on the London Stock Exchange (LSE). These are often referred to as 'blue chip' companies, and the index is seen traditionally as a good indication of the performance of major companies listed in the UK.

- MSCI EAFE (EUR)

The MSCI EAFE Index is recognized as the pre-eminent benchmark to measure international equity performance of developed markets, excluding the U.S. & Canada. As of May 2010 the Index consisted of the 22 developed market country indices which include Australia, Germany, Israel, Japan, Singapore, and the United Kingdom.

MSCI World (GBP)

The MSCI World is a stock market index designed to measure developed market equity performance throughout the world. The index includes securities from over 1,600 companies across 23 developed countries.

PRINCIPAL PROTECTION³

The plan links the returns to the values of the world's major stock market indices, while protecting the principal at different points in time.

-120% of initial rollover contribution and all regular contributions paid from years 1-10 will be guaranteed at the end of year 10.

POTENTIAL FOR GROWTH

The participant illustration will show how much participants may get back based on assumed growth rates. The final value of the plan will be linked to the performance of the equity index(es) selected or up to 120% of contributions paid to maturity if this amount is higher³. This means participants will have 100% participation in the growth of the indices they select. However, the overall return of the plan will depend on a number of factors including:

- The amount invested
- How long the money is invested
- The performance of the index(es) selected
- Charges

FLEXIBLE PAYMENT OPTIONS

Participants can program payments monthly, quarterly, semi-annually, or annually. They can switch payment frequency and payment method at any time and also make pre-payments toward future contributions. Payments can be made via wire transfer, check, direct debit⁴, or major credit cards⁵. Participants can also set up automatic periodic premium payments with a credit card.

ADDITIONAL CONTRIBUTIONS

Can be made at any time⁶ to take advantage of favorable market conditions. The initial, rollover additional contribution will also have the 120% principal protection as long as this initial rollover amount is received within 120 days of plan effective date. The minimum amount required for an additional contribution is \$600*.

LOYALTY BONUSES^{3,7}

Loyalty bonuses are credited to the plan to help savings grow faster. A loyalty bonus of 8% of the sum of all regular contributions made until year 10 will be applied to the plan at the end of year 10.

ONLINE ACCESS TO PLAN STATEMENT

Participant and plan information is available online. Participants are able to view:

- Plan information and personal contact details
- Current index value(s) and index performance(s)
- Contribution status and payment history
- Library of company forms
- Appointed beneficiaries
- Plan transaction activity
- Index returns will be assessed monthly on the effective date of the plan.

PARTIAL SURRENDERS^{3,7}

Partial surrenders are available after completion of the minimum payment period (at the end of second year of the plan), and are subject to the plan maintaining a minimum cash value of \$1,200*. The minimum amount required for a partial surrenders is \$600*.

POLICY LOANS^{3,7}

Up to 40% of the policy cash value is available for a loan after completion of the minimum payment period of the plan. The amount, duration, and interest of the loan is subject to company approval.

BENEFICIARIES

Participants can nominate up to four (4) primary beneficiaries and two (2) contingent beneficiaries that will receive the proceeds of the plan on the death of the relevant insured. Participants can also request to change Beneficiaries by sending written request to the company.

*Plan values in EUR or GBP must be equivalent to the amount displayed in USD.

DEATH BENEFIT

On the death of the last surviving plan participant 101% of the plan's surrender value is payable once satisfactory notification of death has been received. During the first five years of the plan, the amount paid will be the greater of the sum of all contributions paid to the plan or 101% of the cash value of the plan. If the plan covers more than one participant, the company will pay out the death benefit upon the receipt of satisfactory notification of the deaths of all the plan participants. As the plan is in trust, the value will be paid to the trustees who will pay to the Beneficiary(ies) designated in the policy.

CHARGES

The Participant illustration shows the returns after all the charges are applied to the plan. Plan charges include a plan fee, an index spread fee, and an annual administration charge. Surrender charges will be equal to the sum of the annual administration charges due for the remaining contract years times a surrender factor, at the time of surrender.

TERMINATION AND REINSTATEMENT

When the Plan Participant fails to make a scheduled payment within the grace period, the policy will lapse. Participants can request to reinstate their policy within 2 years after the lapsed date, subject to the payment of past due premiums and charges.

FULL SURRENDER

Full surrenders are available after the minimum payment period of the policy. Full surrender requests require plan participants to submit a request in writing using the relevant form. In a full surrender, the cash value net of all surrender charges will be paid to the participant and the plan will end.

MATURITY

When the plan reaches maturity, the Plan Participant will be notified accordingly and will be required to complete the relevant form with detailed instructions as to the disbursement of the funds.

New Horizon		*Plan values in EUR or GBP must be equivalent to the amount displayed in USD.			
Participants	Individuals must be between the ages of 18 and 80, and companies or other legal entities not registered in the USA or the BVI				
Independent Trustee	Sable Trust Ltd.				
Global Custodian	Union Bank of Switzerland (UBS)				
Plan Term	10 Years				
Currency	USD (\$), EUR (€), GBP (£)				
Minimum Payment Period	2 years				
Administration Charge	1.0% per annum				
Credit Card Processing Fee	Nil				
Annual Index Spread Charge	2.0%				
Index Participation	Plans are credited 100% index participation on all index selections				
Plan Fee	Monthly: [€€£]5	Semi-annually: [€€£]26	Quarterly: [€€£]13	Annually: [€€£]50	
Application Fee	[€€£]45 one-time fee at plan commencement for executive plan documentation [€€£]25 one-time fee at plan commencement for electronic executive plan documentation				
Minimum Contributions	USD\$200/GBP£125/EUR€160 monthly USD\$600/GBP£375/EUR€500 quarterly		USD\$1,200/GBP£750/EUR€1,000* bi-annually USD\$2,400/GBP£1,500/EUR€2,000 annually		
Minimum Increase	\$100* ⁶				
Loyalty Bonus ⁷	8% of all regular contributions made in Years 1-10, credited at the end of Year 10				
Principal Protection ³	120% of initial, rollover additional contribution amount as well as regular contributions from years 1-10 will be guaranteed at the end of year 10. In order to guarantee the initial contribution, the amount rolled over must be received within 120 days of plan effective date.				
Index Choices	Up to 5 Equity Indexes can be selected with a minimum allocation of 20% for each index in the plan's chosen currency S&P 500 [€€£] S&P Asia 50 [€€£] EURO STOXX 50 [€€£] MSCI Emerging Markets IMI [€€£] MSCI ACWI IMI (\$) FTSE 100 (£) MSCI EAFE (€) MSCI World (£)				
Grace Period	60 days				
Surrender Charges	Equal to the sum of the annual administration charges due for the remaining contract years at the time of surrender times a surrender factor				
Partial Surrenders	Available after the minimum payment period of the plan and subject to the plan maintaining a minimum surrender value of \$1,200*. The minimum surrender amount is \$600*				

1. The Trust invests in a policy issued by Premier Trust Segregated Portfolio, which will in turn invest in the net proceeds according with investment directions given by the participant to the Trustee.
2. The tax treatment of profits and benefits that you derive from your plan will depend on where you live and other personal circumstances. We therefore recommend that you speak to a financial or legal advisor to fully understand all the tax considerations, before you invest.
3. All regular contributions must be made as per the signed illustration to qualify for the Principal Protection at maturity. The Principal Protection benefit includes all loyalty bonuses. Premium decreases, partial surrenders, policy loans, and/or late or missed payments void the Principal Protection benefit. The underlying Principal Protection is derived from Structured Notes issued by financial institutions rated A or better by Standard and Poor's, Moody's, or Fitch. The participant is facing issuer/Counterparty risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the participant. Please see plan documents for further details.
4. Direct debit is available for U.S. domestic banks only.
5. Credit cards include MasterCard, Visa, American Express, Diners, Discover, and UnionPay.
6. Additional contributions/Premium Increases may be made but will not qualify for Principal Protection.
7. All contributions due must have been received within the grace period, with no premium decreases, partial surrenders or policy loans for the loyalty bonus and Principal Protection to apply.

Important notes

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For inquiries write to

Premier Trust,
4th Floor Rodus Building, Road Reef,
P.O. Box 765, Road Town,
Tortola, British Virgin Islands
info@premiertrustglobal.com

Or E-mail