



## Plan Summary

Premier Principal Protection Plus is a single lump sum international investment plan, which offers participants the opportunity for stock market growth without downside risk. Premier Principal Protection Plus is an investment plan with index options that links the returns to the values of the world's major stock market indices while protecting the principal at maturity. The minimum investment required to open the plan is only \$75,000.\* Premier Principal Protection Plus is offered through a BVI Trust<sup>1</sup> structure, which provides asset protection, tax advantages<sup>2</sup>, and other estate planning benefits. 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 participant(s)' investments are held in safe custody of UBS with headquarters in Switzerland and a presence in all major financial centers around the world.

## Investment Index Choices

Up to five (5) equity indices can be selected with a minimum of 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. 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, and small cap representation across 23 Emerging Markets. With 2,617 constituents, the index covers the following countries: Brazil, Chile, China, Colombia, Czech Republic, Greece, Egypt, Hungary, India, Indonesia, Korea, Malaysia, Mexico, Peru, Philippines, Poland, Qatar, Russia, South Africa, Taiwan, Thailand, Turkey and United Arab Emirates.
- ▶ **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 markets, 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 Protection<sup>3,5</sup>

The plan links the returns to the values of the world's major stock market indices, while offering a principal protection benefit of **100% of the initial contribution at plan maturity.**

## 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 100% of contributions paid minus administration fees charged during the term of the plan. 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
- Administration charges and plan fees

## Loyalty Bonuses<sup>4,5</sup>

Loyalty bonuses are credited to the plan at plan maturity, as long as no partial surrenders or policy loans have been made.

## 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

Partial surrenders are available and subject to the plan maintaining a minimum cash surrender value of \$1,200.\* The minimum amount required for a partial surrender is \$600.\*

## Policy Loans

Up to 40% of the policy cash surrender value is available for a loan after six months from plan inception. The amount, duration, and interest of the loan is subject to company approval.

## Full Surrender

For a full surrender, plan participants are required to submit a request in writing using the relevant form. In a full surrender, the cash surrender value, net of all surrender charges, will be paid to the participant and the plan will be terminated.

## 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 a written request to the company.

## Death Benefit

On the death of the last surviving plan participant 101% of the plan's cash 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 surrender 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 plan illustration shows the returns after all the charges are applied. Plan charges include a policy fee, an asset management fee, and an annual administration charge. Surrender charges will be equal to the sum of the annual administration charges due for the remaining contract year(s), multiplied by the surrender factor, at the time of surrender.

## Maturity

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

## Premier Principal Protection Plus

<b>Participants</b>	Individuals must be between the ages of 18 and 80, and not citizens or residents of the USA or the BVI. Companies or other legal entities cannot be registered in the USA.
<b>Independent Trustee</b>	Sable Trust Ltd.
<b>Global Custodian</b>	Union Bank of Switzerland (UBS)
<b>Plan Term</b>	5, 7 or 10 years
<b>Currency</b>	USD (\$), EUR (€), GBP (£), & AUD (\$) [Plans in AUD are linked to the USD Index Selection]
<b>Credit Card Processing Fee<sup>6</sup></b>	1.50%
<b>Administration Charge</b>	<ul style="list-style-type: none"><li>• 0.15% monthly for 5 years [Premier Principal Protection Plus 5]</li><li>• 0.14% monthly for 7 years [Premier Principal Protection Plus 7]</li><li>• 0.1333% monthly for 10 years [Premier Principal Protection Plus 10]</li></ul>
<b>Asset Management Fee</b>	0.125% monthly of fund balances
<b>Principal Protection<sup>3,5</sup></b>	At plan maturity, 100% Principal Protection of the Initial Contribution
<b>Index Participation</b>	Plans are credited 100% index participation on all index selections
<b>Policy Fee</b>	[\$€£ & AUD] 50 annually
<b>Application Fee</b>	[\$€£ & AUD] 45 one-time fee at plan commencement for executive plan documentation
<b>Minimum Contribution</b>	\$75,000 USD*
<b>Partial Surrenders</b>	Available after the minimum payment period of the plan and subject to the plan maintaining a minimum cash surrender value of \$1,200.* The minimum surrender amount is \$600.*
<b>Loyalty Bonus<sup>4,5</sup></b>	<ul style="list-style-type: none"><li>• 1.5% at the end of year 5 [Premier Principal Protection Plus 5]</li><li>• 3.0% at the end of year 7 [Premier Principal Protection Plus 7]</li><li>• 5.0% at the end of year 10 [Premier Principal Protection Plus 10]</li></ul>
<b>Index Choices</b>	Up to 5 equity indices 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 (£)
<b>Surrender Charges</b>	Equal to the sum of the annual administration charges due for the remaining contract years at the time of surrender, multiplied by a surrender factor of 2.5% for 5-year plans and 1.8% for 7 and 10-year plans.

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

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 Policy Loans and Partial Surrenders will void the Principal Protection benefit for all plans. 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 investor 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 investor. Please see plan documents for further details.

4 Certain conditions apply to the Loyalty Bonus. For Lump Sum plans, the Loyalty Bonus is credited at plan maturity provided that no Partial Surrenders or Policy Loans have been made throughout the life of the plan.

5 The Principal Protection benefit is inclusive of the Loyalty Bonus. For further information, please consult the plan documents.

6 A 1.5% processing fee applies for all credit card payments. In the case of the Principal Protection benefit, at plan maturity the investor will receive 100% Principal Protection of the Initial Contribution minus any credit card processing fees.

**IMPORTANT NOTES:** For financial advisors only. Not to be distributed to, nor relied on, by retail clients. Not to be distributed to citizens or residents of the United States of America, or the British Virgin Islands. Please be aware that this document is intended as a product summary only and is not designed to encompass all the product details or terms and conditions. For full terms and conditions, please refer to the Policy Documents and Policy Data Pages.

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