



## PLAN SUMMARY

Premier Principal Protection Plan is a single lump sum international investment plan which offers participants the opportunity for stock market growth without downside risk. Premier Principal Protection is an investment plan with index options that links the returns to the values of the world's major stock market indices while helping to protect the principal at maturity. The minimum investment required to open the plan is only \$10,000\* and additional and/or periodic investments can be made with minimum increments of \$2,000\*. Additional increments receive the same principal protection when held to their respective maturity.

The Premier Principal Protection Plan is offered through a BVI Trust<sup>1</sup> structure which provides asset protection, confidentiality, tax exemption on capital gains<sup>2</sup>, 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 participant 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 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 and, small cap representation across 23 Emerging Markets countries. 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.

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

## - 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 PROTECTION<sup>3</sup>

The plan links the returns to the values of the world's major stock market indices, while protecting 100% of each contribution at the end of the establishment period.

## 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
- Charges

## FLEXIBLE PAYMENT OPTIONS

Premier Plan Principal Protection is open-ended, up to 25 years allowing participants a flexible investment horizon to choose and change maturity dates at any time after the completion of the plan establishment period.

## ADDITIONAL CONTRIBUTIONS

Can be made at any time to take advantage of favorable market conditions. The minimum amount is \$2,000\*. Participants can also set up automatic periodic additional contributions annually, quarterly, or semi-annually with a credit card<sup>4</sup> or with direct debit<sup>5</sup>.

## LOYALTY BONUSES<sup>6</sup>

Loyalty bonuses are credited to the plan at the end of the establishment period of each contribution, as long as no partial withdrawals 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 value of \$1200\*. The minimum amount required for a partial withdrawal is \$600\*.

## POLICY LOANS

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.

## 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.

## FULL SURRENDER

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 any point in time after the establishment period, 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.

## Premier Principal Protection

\*Plan values in EUR, GBP or AUD 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	Open-ended plan, choice of 5, 7 or 10 year establishment periods			
Currency	USD (\$), EUR (€), GBP (£) AUD (\$) (Plans in AUD are linked to the USD Index Selection)			
Credit Card Processing Fee	1.5%			
Administration Charge	0.15% monthly for 5 year establishment term 0.14% monthly for 7 year establishment term 0.1333% monthly for 10 year establishment term			
Asset Management Fee	0.125% monthly of fund balances			
Annual Plan Fee	USD (\$), EUR (€), GBP (£) AUD (\$) 50 Fee			
Index Participation	Plans are credited 100% index participation on all index selections			
Plan Fee	Monthly: [€€€ & AUD]5	Semi-annually: [€€€ & AUD]26	Quarterly: [€€€ & AUD]13	Annually: [€€€ & AUD]50
Application Fee	USD (\$), EUR (€), GBP (£) AUD (\$) 45 one-time fee at plan commencement for executive plan documentation			
Minimum Initial Contributions	\$10,000 USD	€10,000 EUR	£6,500 GBP	\$15,000 AUD
Minimum Additional Contributions	\$2,000 USD	€2,000 EUR	£1,275 GBP	\$3,000 AUD
Loyalty Bonus <sup>6</sup>	1.5% at the end of the establishment period of each contribution – Premier 5 3.0% at the end of the establishment period of each contribution – Premier 7 5.0% at the end of the establishment period of each contribution – Premier 10			
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 [€]			
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. 100% Principal Protection for each contribution minus Administration Fees charged during the term of the plan. Principal Protection of each contribution requires the completion of the establishment period without partial withdrawals or policy loans made throughout the life of the plan. The Principal Protection feature includes loyalty bonuses. 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. Credit cards include MasterCard, Visa, American Express, Diners, Discover, and UnionPay.
5. Direct debit is available for U.S. domestic banks only.
6. Loyalty bonuses are credited to the plan at the end of the establishment period of each contribution, as long as no partial withdrawals or policy loans have been made.

## 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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