



Prestige Provost Global Funds

Product Profile



Prestige Provost Global Funds is a regular savings plan that allows participants to accumulate a cash lump sum. The plan provides access to investment funds from a selection of renowned asset managers including Prestige Funds, Franklin Templeton, Invesco, Legg Mason, Morgan Stanley, State Street Global Advisors, Investec Asset Management, MFS Meridian, Vanguard and Alliance Bernstein. These asset managers provide a suite of investment funds including Mutual Funds and Exchange Trade Funds (ETFs). The range of investment options available also includes alternative investment strategies that are popular with many investment professionals.

Prestige Provost Global Funds plan could be ideal for saving over the medium or long-term. Participants should adopt a disciplined approach to their savings and, to make the most of this opportunity, they should continue making contributions until the end of their selected savings term. The longer the period you save, the greater the opportunity for investment growth.

Prestige Provost Global Funds is offered through a BVI Trust structure which provides asset protection, privacy, tax exemption on capital gains and estate planning advantages. The Trust purchases a unit linked policy issued by Premier Assurance Group Limited which, in turn, invests the net proceeds according to the investment directions given by you to the Trustee. The savings you accumulate are held in safe custody by UBS, which has its headquarters in Switzerland and a presence in all major financial centres around the world.

SELECTION OF INVESTMENT FUNDS

Up to five [5] investment funds can be selected with a minimum allocation of 10% for each fund. Covering a wide selection of asset classes and sectors, Prestige Provost Global Funds enables investors to construct a portfolio tailored to their personal risk profile and investment objectives.

As circumstances change over time, participants have the freedom to adapt their fund choices in line with their attitude to risk and to meet life's changing needs. It is important to be aware, however, that the value of the investments can fall as well as rise and is not guaranteed. The majority of funds available are long term investment instruments designed for capital growth and accumulation.

Over the years, asset-backed investments such as stocks and shares have given investors greater growth over the medium to long-term. Participants have the flexibility to create a portfolio of Funds to achieve diversification including access to commodities, bonds and the stock markets of the world's leading economies.

INVESTMENT FLEXIBILITY

Prestige Provost Global Funds offers the freedom to switch between funds allowing participants to actively manage the direction of their own portfolio. Participants can move their money easily between the range of funds at any time, and adjust quickly to changing market conditions. Up to 25 fund switches per year are available free of charge.

EXTRA ALLOCATION BONUSES

The Prestige Provost Global Funds Plan rewards participants for their commitment to regular savings in the form of extra allocation bonuses, or investment uplifts, according to the table below. The higher the regular savings commitment, the greater the amount credited to their investments:

Annual Contribution	Allocation Bonus
USD\$1,200 - USD\$1,800	100%
USD\$1,801 - USD\$3,599	102%
USD\$3,600 - USD\$5,399	103%
USD\$5,400 - USD\$7,199	104%
USD\$7,200 - USD\$13,499	105%
USD\$13,500 or higher	106%

Or currency equivalent in GBP£ or EUR€

PLAN CONTRIBUTIONS

Your monthly savings can start from as little as USD\$200, GBP£100 or EUR€150. You also have the option to make additional lump-sum contributions at any time; the minimum amount is USD\$600, GBP£400 or EUR€500. The minimum contribution period is two years.

CONTRIBUTION FLEXIBILITY

Provost Global Funds is designed to receive regular contributions within a 60 day grace period. If contributions become outstanding for longer than the grace period your plan will enter a lapsed state. If you wish to take a contribution holiday this is possible provided your plan exceeds the Minimum Plan Value at the time you suspend contributions. You can request to reinstate the plan within 2 years after the lapsed date, without having to catch-up missed contributions. Please Note: The final benefits payable will be based on the contributions you have paid.

TAKING BENEFITS

When you reach the end of the savings term, you can take the full value of your accumulated savings by completely encashing your plan.

There may be times when you need to have access to your accumulated fund before the end of the savings term, yet continue to invest for the future. The Prestige Provost Global Funds Plan allows you to take withdrawals from the encashment value you have built up from regular contributions.

If you choose to completely encash the Prestige Provost Global Funds Plan before the end of the savings term, an encashment charge will be levied. You should be aware that you may get back less than you invested, especially if you encash your Plan soon after it has started.

LOYALTY BONUS

A loyalty bonus of 10% of the regular contributions made in the first 15 years[†] will be applied to all regular contributions made to your plan. After you have paid fifteen years' worth of regular contributions, further loyalty bonuses will be applied after every 5 years[†] at the rate of 7.5% to all regular contributions made to your plan in the preceding 5 years.

WHAT HAPPENS TO MY PLAN IF I DIE?

- 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 out will be the greater of the sum of all contributions paid to the plan or 101% of the encashment value of the plan.
- If the plan covers more than one participant, we will pay out when we receive 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 the Contingent Beneficiary(ies) you appoint.

WHAT ABOUT TAX?

As an offshore investment, the Prestige Provost Global Funds Plan can help you to benefit from some important tax advantages. There is no income tax, capital gains tax or corporation tax on the investments you hold with us. Your plan will grow virtually tax-free although you may be liable to tax if you take withdrawals or cash from your plan (depending on your country of residence at the time).

SPEAK TO YOUR FINANCIAL ADVISOR

Your personal Financial Advisor will be fully aware of your personal situation and, therefore, is ideally placed to explain how Prestige Provost Global Funds can provide you with a flexible and secure foundation for your financial plans. They will also provide you with a Personal Illustration showing you the potential benefits that Prestige Provost Global Funds can bring.



Prestige Provest Global Funds

Product Profile

SUMMARY OF PLAN AND CHARGES:

Plan Term:	15 to 25 years (no encashment charge after 15 years)
Bid Offer Spread:	Nil
Administration Charge:	1.9% per annum years 1-10, thereafter reducing to 0.75% per annum until maturity
Asset Management Fee:	0.125% monthly on the value of selected funds
Plan Fee:	Monthly USD\$5 / GBP£5 / EUR€5, Quarterly USD\$13 / GBP£13 / EUR€13, Half Yearly USD\$26 / GBP£26 / EUR€26, Yearly USD\$50 / GBP£50 / EUR€50
Credit Card Payment Charge:	Free
Application Fee:	Optional USD\$45 / GBP£45 / EUR€45 one-time fee at plan commencement for executive plan documentation
Minimum Contributions:	USD\$200 / GBP£100 / EUR€150 Monthly USD\$600 / GBP£300 / EUR€450 Quarterly USD\$1,200 / GBP£600 / EUR€900 Half Yearly USD\$2,400 / GBP£1,200 / EUR€1,800 Yearly
Loyalty Bonus†:	10% of regular contributions for years 1-10 7.5% of regular contributions for years 11-15 7.5% of regular contributions for years 16-20 7.5% of regular contributions for years 21-25
Surrender Charges:	Equal to the sum of the annual administration charges due for the remaining contract years at the time of surrender.
Partial Surrenders:	Free after the second plan year. Subject to a minimum plan surrender value of USD\$1,200 / GBP£1,200 / EUR€1,200. The minimum partial surrender amount is USD\$600 / GBP£600 / EUR€600.

Please read this Product Profile in conjunction with the Prestige Investment Plans brochure and your Personal Illustration, and discuss the plan charges and options with your Financial Advisor. Past performance is no guide to future results. Investments can go down as well as up.

APPLYING FOR YOUR PRESTIGE PROVEST GLOBAL FUNDS PLAN

Your first step is to make sure that you fully understand how the investment works and the options available to you. If you feel that the Prestige Provest Global Funds Plan provides you with the investment solution you are looking for, applying is easy.

1. Check your eligibility

- Are you aged between 18 and 80?
- Are you able to apply for an international investment?
- Check with your Financial Advisor whether any taxation, exchange control or legislation may affect your investment

2. Complete the application form, including the section on how you would like to make your payments

You will need the following documents to support your application; they must be an original or certified copy:

- Personal Identification - such as a valid passport
- Verification of your address - a utility bill or bank statement dated within the last three months
- A signed copy of the Personal Illustration

3. Return your application form and supporting documents to your Financial Advisor

Please note that if your advisor submits copies of your documentation on your behalf, they must have seen the original documents in person.

NOTE: This document is issued by Prestige International Marketing Services Limited with consent of the PA Group/Premier Trust and is for information purposes only and is not designed to encompass all the product details or terms and conditions. The product is underwritten and administered by Premier Trust's service providers. Please refer to the Plan Data Pages, the Deed of Declaration of Trust and the Group Policy Document for further information. †The Loyalty Bonus is payable when all regular contributions have been received in full inside the 60 day grace period. Additional contributions are not eligible for a Loyalty Bonus. The information provided within this document is not intended for distribution to, or use by, any citizen or resident of the United States of America, residents of the United Kingdom or the British Virgin Islands, or residents in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject Premier Trust products, services or affiliates to any authorisation, registration, licensing or notification requirement within any jurisdiction. Past and simulated performance is no guide to future results. Investments can go up as down as well as up. No representation is being made that any investment described within this document will, or is likely to, achieve any profits or losses similar to those shown. Changes in foreign exchange rates may have an adverse effect on the value or price of the investment. Any track record/s and performance data shown is based on the actual returns of indices which were in existence at the time of creation but should not be relied upon when making a decision to invest. If you are uncertain with regards to your eligibility, you should seek professional advice. This document does not constitute investment advice, an offer to sell or a solicitation of an offer to buy shares in any Trust/s or investment portfolios. Neither Prestige International Marketing Services Limited nor PA Group or Premier Trust accept any liability from investors who rely upon any other information with regard to any investment portfolio. All trading strategies are denominated in USD (\$) unless otherwise stated. Investment scenarios shown are for example only, are subject to change and will vary from time to time. Please note the equity indices referred to in this document are registered trademarks of the companies that maintain the equity index. The Trust, investment portfolios and/or services offered or described within this document are marketed through Prestige International Marketing Services Limited, a company incorporated in the British Virgin Islands. Nothing in this document constitutes tax advice and individuals should seek their own independent tax advice. It is the responsibility of all users to be informed and to observe all applicable laws and regulations of any relevant jurisdiction, and to satisfy themselves that their use of this information and any subsequent application is permissible under the laws, rules and regulations of any applicable government, governmental agency or regulatory organisation where they reside. This plan is not a product of UBS. UBS provide investment services and act as Global Custodians to the Premier Trust Segregated Portfolio. Neither UBS or any of their subsidiaries acting as custodian guarantee investment performance. UBS affiliates outside of the USA have no involvement in the services described. All images and logos used in this document are reproduced by permission of the PA Group/Premier Trust. None of the companies listed within this document recommend, approve or endorse the use or economic viability of this product or any of the statements made within this document. Further information on facts and figures contained within this document is available on request. © 2015