

PROVEST PRINCIPAL PROTECTION

A regular savings plan offering potential growth while protecting the initial premium over the long term. The Provest Principal Protection plan is designed for individuals who want to create a unit portfolio linked to major index benchmarks.

KEY ADVANTAGES

Selection of Unit-Linked Index	Offers up to 5 different indices
Principal Protection	Initial premium protection benefit
Global Custodians	UBS and BNY Mellon Pershing
Loyalty Bonuses	To help savings grow faster
Online Access to Plan Statement	24/7 online access to monitor your plan
Currencies¹	USD (\$), EUR (€), GBP (£), & AUD (\$)

Plan Term	15, 20, or 25 years
Plan Type	Regular savings
Principal Protection	Provest PP 15: 140% of regular contributions Provest PP 20: 150% of regular contributions Provest PP 25: 160% of regular contributions
Unit-Linked Index Choices	S&P 500 (\$€£), S&P Asia 50 (\$€), EURO STOXX 50 (\$€£), MSCI Emerging Markets IMI (\$€£), MSCI ACWI IMI (\$). Up to 5 equity indices can be selected with a minimum allocation of 20% for each index in the plan's chosen currency.
Minimum Payment Period	2 years
Administration Charge	1.9% annually
Index Spread Charge	2% annually
Policy Fee	Monthly \$5 Quarterly \$13 Semi-annually \$26 Annually \$50
Printed Kit Fee	\$45 one-time fee at plan commencement for executive policy documentation. Digital policy available at no charge.
Grace Period	60 days
Loyalty Bonus	Provest PP 10: 10% of all regular contributions made in years 1-10 Provest PP 15: 8% of all regular contributions made in years 11-15 Provest PP 20: 8% of all regular contributions made in years 16-20 Provest PP 25: 8% of all regular contributions made in years 21-25

ACCESS TO CONTRIBUTIONS AND SURRENDERS

Partial Surrender	Available after the 2 year 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.
Full Surrender	Equal to a surrender factor of 1 times the remaining administrative charges, which are calculated based on the plan year, multiplied by the annualized regular contribution, times the corresponding annual administrative charge.

¹ Values are displayed in USD. All EUR, GBP, or AUD values must be equivalent to the amount stated. Plans in AUD are linked to the USD unit-linked selection.

- This document is to be used by international financial advisors only. This and any other document related to the Premier Trust suite of unit-linked life insurance products are not available to citizens or residents, of the United States, the British Virgin Islands, or the Cayman Islands.
- 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 Data Pages.
- Plan Participants must be between the ages of 18 and 80.
- 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. Additional contributions/premium increases may be made but will not qualify for Principal Protection.
- Premier Trust utilizes a diversified investment strategy to derive its principal protection. The investment instruments utilized include, but are not limited to, Structured Notes issued by A-Rated Institutions, Covered Call Strategies, ETF Hedged Covered Calls, and Enhanced Dividend Income Managed Accounts. Structured Notes are issued by Third Party Financial Institutions Rated A or higher by Standard & Poor's, Moody's and/or Fitch. The unit linked Plan Participant is facing Issuer/

Counterparty and Investment Risk of these Institutions. Insolvency of the Issuer/Counterparty could lead to a partial or total loss of premium payments made by the Plan Participant.

- Plan Participants may experience a gain or loss on their premium payments depending on the performance of the Participant's choice of indices. There are market risks attributed to Participant's account premiums arising from fluctuations in the notional value of the linked indices. Past performance is not indicative of future results. Notional market risks are risks borne solely by the Plan Participant and not by Premier Trust.
- All contributions due must have been received within the grace period, with no premium decreases, partial surrenders or policy loans for the loyalty bonus to apply.
- Premier Trust does not provide tax, legal or accounting advice. This document has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Plan Participants should consult their own tax, legal and accounting advisors before engaging in any transaction.
- Premier Assurance Group SPC Ltd on behalf of Premier Assurance Segregated Portfolio.
- Your Premier Trust Plan includes various charges. These generally include policy, administration, underwriting, reinstatement, conversion, maintenance, and commission. For a list of charges of your specific plan option, please refer to the Data Pages and Policy documents.