

PROVEST

A regular savings plan offering potential for growth and flexibility to benchmark plan performance to a diverse selection of world-class mutual funds and ETFs to meet life's changing needs. Provest Plan is designed for clients who are looking to save over the medium to long-term.

KEY ADVANTAGES

Selection of Unit-Linked Funds	Offers up to 5 different mutual funds or exchange traded funds (ETFs) as performance benchmark
Unit-Linked Fund Switching Capability	Up to 25 unit-linked fund switches per year are available free of charge
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												
Mutual Fund and ETF Investment Complexes	<ul style="list-style-type: none"> • Blackrock Investment Management (iShares ETFs) • Morgan Stanley Investment Management • Alliance Bernstein • State Street Global Advisors (SPDR ETFs) • Franklin Templeton Investments • Investec Asset Management • Invesco Asset Management • Legg Mason Global Asset Management • Invesco PowerShares ETFs • MFS Meridian Funds 												
Minimum Payment Period	2 years												
Administration Charge	1.9% annually for Years 1-10 0.75% annually thereafter until maturity												
Asset Management Fee	0.125% monthly of fund balances												
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												
Unit-Linked Fund Choices	Up to 5 performance benchmarks can be selected with a minimum allocation of 10% for each unit-linked fund.												
Unit Linked Re-allocations	Up to 25 unit switches a year at no charge.												
Loyalty Bonus	Provest 10: 10% of all regular contributions made in years 1-10 Provest 15: 7.5% of all regular contributions made in years 11-15 Provest 20: 7.5% of all regular contributions made in years 16-20 Provest 25: 7.5% of all regular contributions made in years 21-25												
Extra Allocation Bonus	<table border="1"> <thead> <tr> <th>Annual Contribution</th> <th>Extra Allocation Bonus</th> </tr> </thead> <tbody> <tr> <td>\$2,400 - \$3,599</td> <td>102%</td> </tr> <tr> <td>\$3,600 - \$5,399</td> <td>103%</td> </tr> <tr> <td>\$5,400 - \$7,199</td> <td>104%</td> </tr> <tr> <td>\$7,200 - \$13,499</td> <td>105%</td> </tr> <tr> <td>\$13,500+</td> <td>106%</td> </tr> </tbody> </table>	Annual Contribution	Extra Allocation Bonus	\$2,400 - \$3,599	102%	\$3,600 - \$5,399	103%	\$5,400 - \$7,199	104%	\$7,200 - \$13,499	105%	\$13,500+	106%
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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 Capability	Equal to a 1.3 surrender factor 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 Plan Participant net contributions are notionally linked to the market values of third-party market Exchange Traded Funds (ETFs) and/or Mutual Funds. The Plan Participant does not own directly or indirectly or have claim on a pro rata basis to the linked fund(s). Plan Participants may experience a gain or loss on their premium payments depending on the performance of the Participant's choice of unit-linked investment(s). There are market risks attributed to the

Participant's account premiums arising from fluctuations in the notional value of the unit-linked investments. 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 material 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.