

Compass Regular Saving Plan

At a Glance

Compass is a regular saving plan designed to help achieve the financial freedom you seek for yourself and your family; for retirement, education, weddings and the next generation of explorers.

Ownership	<ul style="list-style-type: none"> • Single • Joint • Trustees
Life Status	<ul style="list-style-type: none"> • Own life • Life/lives of another • Joint lives, first death, second death • Joint lives, last survivor
Age of Entry	<ul style="list-style-type: none"> • Minimum age: 19 (next birthday) • Maximum age: 70 (next birthday)
Payment Term	<ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 30 years
Currency Options	AUD, GBP, EUR, JPY, USD
Payment Frequency	<p>Regular premium:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Semi-annually • Annually <p>Single premium:</p> <ul style="list-style-type: none"> • Can be made anytime during the payment term
Payment Options	<p>Regular monthly payments:</p> <ul style="list-style-type: none"> • Credit card • Debit card • Standing order <p>Regular quarterly, semi-annual, or annual premiums:</p> <ul style="list-style-type: none"> • Credit card • Debit card • Standing order • Electronic transfer <p>Single premium:</p> <ul style="list-style-type: none"> • Electronic transfer

Minimum Premiums

MINIMUM PREMIUMS					
CURRENCY	REGULAR PREMIUM				SINGLE PREMIUM
	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY	
USD	300 (600)	900 (1,800)	1,800 (3,600)	3,600 (7,200)	3,000
GBP	200 (400)	600 (1,200)	1,200 (2,400)	2,400 (4,800)	2,000
EUR	270 (540)	810 (1,620)	1,620 (3,240)	3,240 (6,480)	2,700
AUD	288 (576)	864 (1,728)	1,728 (3,456)	3,456 (6,912)	2,880
JPY	40,000 (80,000)	120,000 (240,000)	240,000 (480,000)	480,000 (960,000)	400,000

Figures in brackets are the minimums for policies with a premium payment term of less than ten (10) years.

Premium Allocation

Regular premiums:

If your policy premium payment term is less than 10 years, the allocation rate for regular premiums is 101%. For policies with a premium payment term of 10 years or more, see the policy schedule A/B allocation rates table below for the specific premium allocation rates.

PREMIUM ALLOCATION		
ANNUALISED PREMIUM (or currency equivalent)	ALLOCATION RATE	
	SCHEDULE A	SCHEDULE B
\$3,600 – \$5,399	101%	101%
\$5,400 – \$7,199	102%	101%
\$7,200 – \$8,999	103%	101%
\$9,000 – \$13,499	104%	102%
\$13,500 – \$22,499	105%	103%
\$22,500	106%	104%

Single premiums are allocated at 100%.

Loyalty Bonus

On the 10th policy anniversary and every 5th policy anniversary thereafter (within the thirty years following policy commencement or the original premium payment term, whichever is less) a bonus equal to 5% of all regular premiums received during the relevant preceding period is added to the policy. The preceding period is the first ten years for the first bonus and the five years immediately preceding each subsequent bonus.

Funds

- Access to over 100 funds from globally recognised asset managers
- Free fund switching

Flexibility

- Premium holiday facility
- Premium reduction facility
- Regular income facility
- Nominate beneficiaries
- Option to write in trust

Additional Benefits

- Tax efficient product
- Secure online valuation and performance data

This document should be read in conjunction with all of the documents made available by Providence for the Compass Regular Saving Plan including the Compass Regular Saving Plan Terms and Conditions, the Compass Regular Saving Plan brochure and the Compass Regular Saving Plan illustration(s).

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