

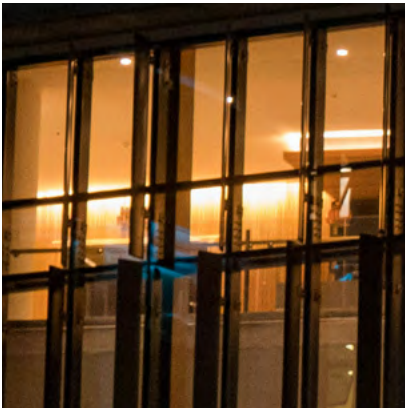
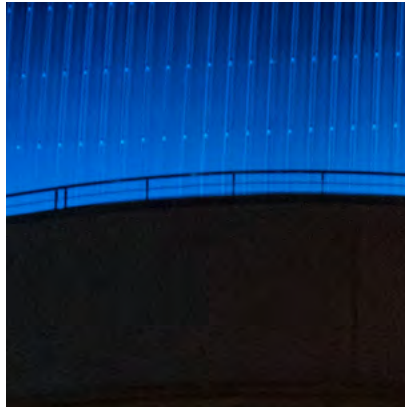


Your Trusted Partner in International Wealth

Delivering world-class, flexible solutions designed to
strengthen your client offering.

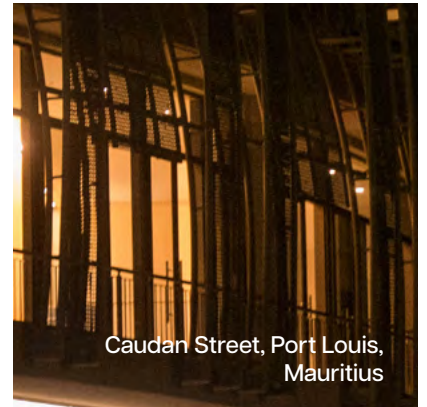
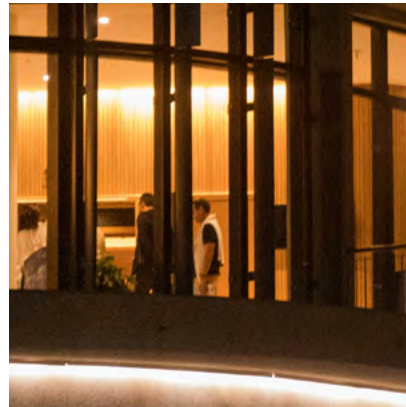
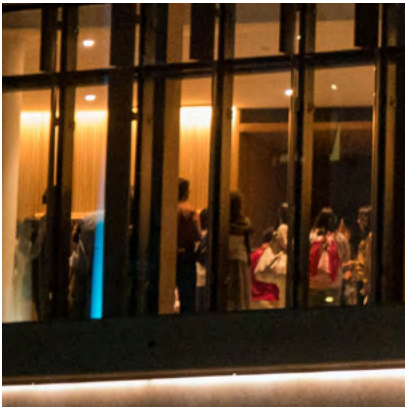
Table of Contents

| | |
|---|----|
| Our Distribution | 04 |
| Providence Over the Years | 05 |
| Corporate Headquarters | 06 |
| Administration Centre | 08 |
| Regular Saving Plan | 10 |
| Lump Sum Portfolio Bond | 12 |
| Financial Security Through Providence | 14 |
| Selection of Fintech Partners | 15 |
| Our Unique Value Proposition | 16 |
| Excellence Recognised | 21 |
| Leading the Way in Diversity | 22 |
| Professional Development: Our Core Commitment | 23 |

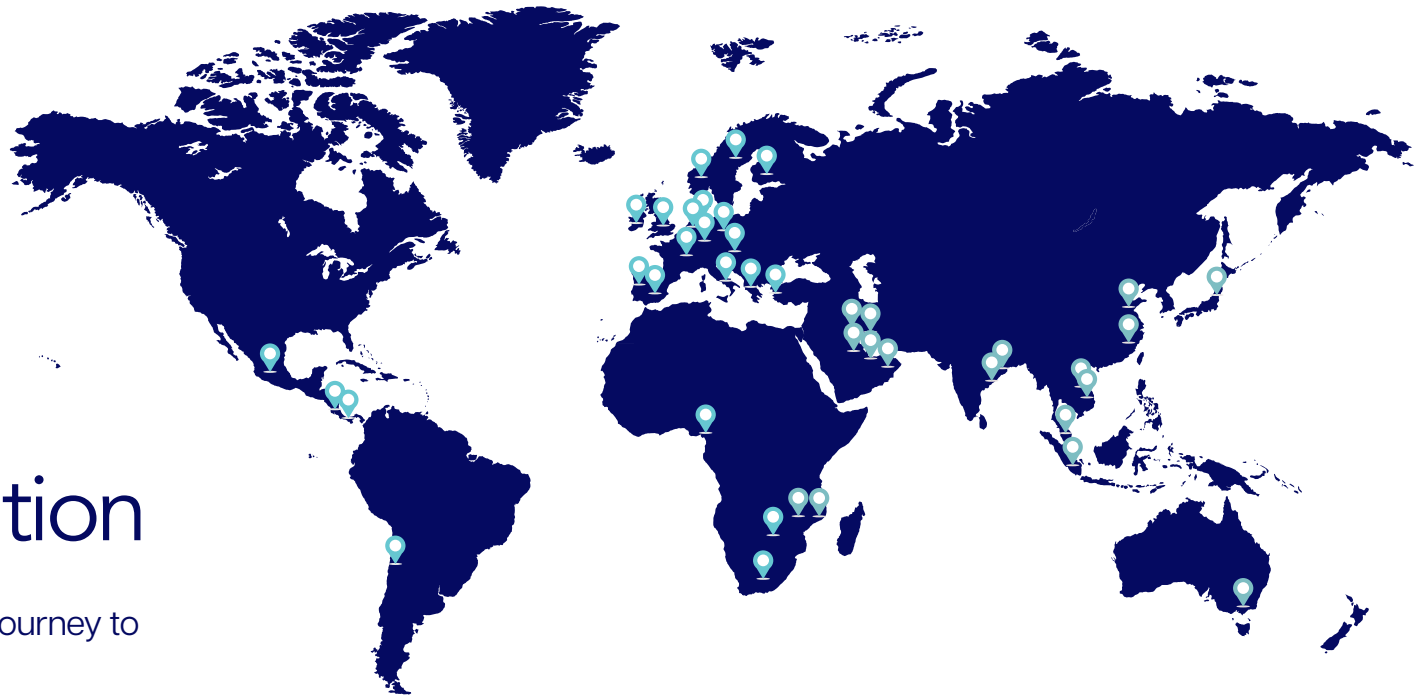


Providence is an offshore life assurance company that partners with regulated introducer firms, asset managers, professional fintech solution providers and regulated trustee companies.

Together, we offer a range of market-leading products designed to meet the needs of today's global professionals.



Caudan Street, Port Louis, Mauritius



Our Distribution

Supporting our policyholders' journey to financial freedom, globally.

\$1Bn+

Assets Under Management

Managing investments securely for sustained growth.

8000+

Active Policies

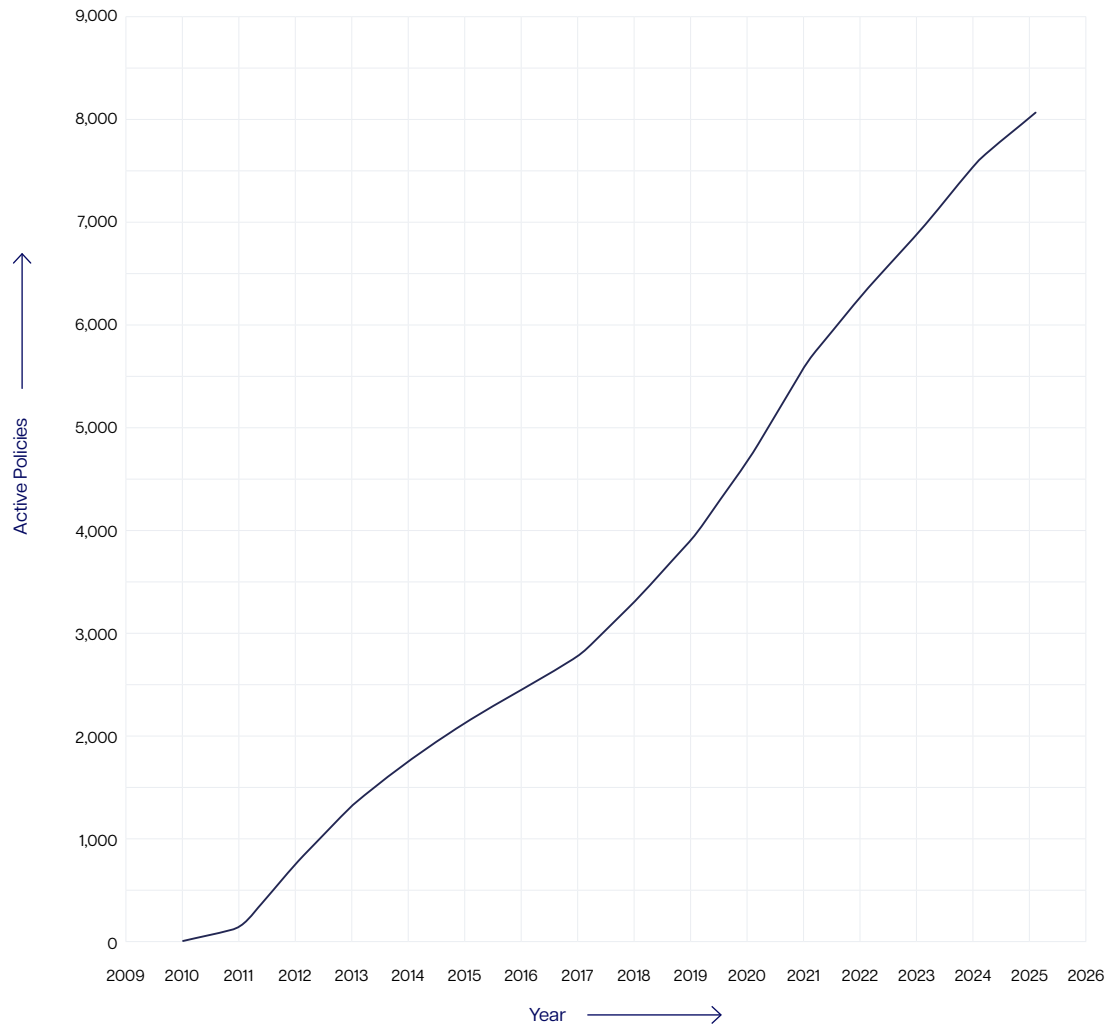
Protecting futures, one policy at a time.

136

Countries

Trusted by policyholders living all around the globe.

Providence Over the Years



Over the last 15 years, our journey has been one of consistent growth, as we have built a global reputation for being a trusted partner to both policyholders and introducers.

Corporate Headquarters

Mauritius is supported by a robust regulatory framework that is benchmarked against international best practices. Its commitment is demonstrated through full implementation of the OECD Common Reporting Standard (CRS), compliance with Financial Action Task Force (FATF) recommendations, and its recognition on the OECD White List.

As a member of IOSCO and IAIS, and aligned with Basel Committee standards, the Mauritius Financial Services Commission ensures our operations meet the highest levels of governance, transparency, and client protection. This alignment with global standards provides the lasting confidence and security you need to recommend us to your clients.



Caudan Waterfront, Marina of Port-Louis, Mauritius

Providence is structured as a Protected Cell Company (PCC).

PCC structure legally separates the assets and liabilities of each individual cell from both the company's core assets and those of other cells. This means that each product policy's assets are segregated, which directly protects every policyholder's interests. This ensures that each cell maintains its own separate accounting for its assets and liabilities.

The Financial Services Commission's (FSC) Insurance Act 2005 requires all companies it regulates to maintain a minimum level of **capital adequacy**. Providence's capital position significantly exceeds the minimum capital requirement, demonstrating our exceptional financial strength.

Why Mauritius

- Ever since their independence in 1968, Mauritius has evolved into a reputable and competitive global financial center.
- The country has a solid, stable reputation with an open, low-tax economy. It is rated Baa3 stable by Moody's (as of July 25, 2023).
- Mauritius offers a flexible low-tax environment with no inheritance or wealth tax. It has signed 44 Double Taxation Avoidance Agreements with countries across the world, including many in Africa and Europe.
- The country hosts several major international banks, including Standard Chartered, Investec Bank, HSBC, Bank of China, and Absa Bank (Barclays), reinforcing its status as a key financial center.
- Mauritius is a signatory to crucial agreements like the Africa Growth & Opportunity Act (a trade agreement between the U.S. and sub-Saharan countries), giving it a strategic position in global trade.

A wide-angle, high-angle photograph of the Dubai skyline at sunset. The Burj Khalifa is the central focus, towering above other skyscrapers. The sky is filled with orange and yellow clouds, and the city lights are beginning to glow. In the foreground, a complex highway interchange with multiple overpasses and ramps is visible. The overall scene is a vibrant and modern urban landscape.

Administration Centre

At Providence, our teams in Dubai and Mauritius are the driving force behind a seamless client experience. Our main administrative hub in Dubai is strategically located to support our global business.

Operating in a timezone that bridges regions, it ensures our introducers and clients receive timely and consistent service wherever they are.

From initial business issuance to ongoing customer service, trading, and finance operations, our teams provide dedicated support that gives clients the confidence their administrative needs are in expert hands.

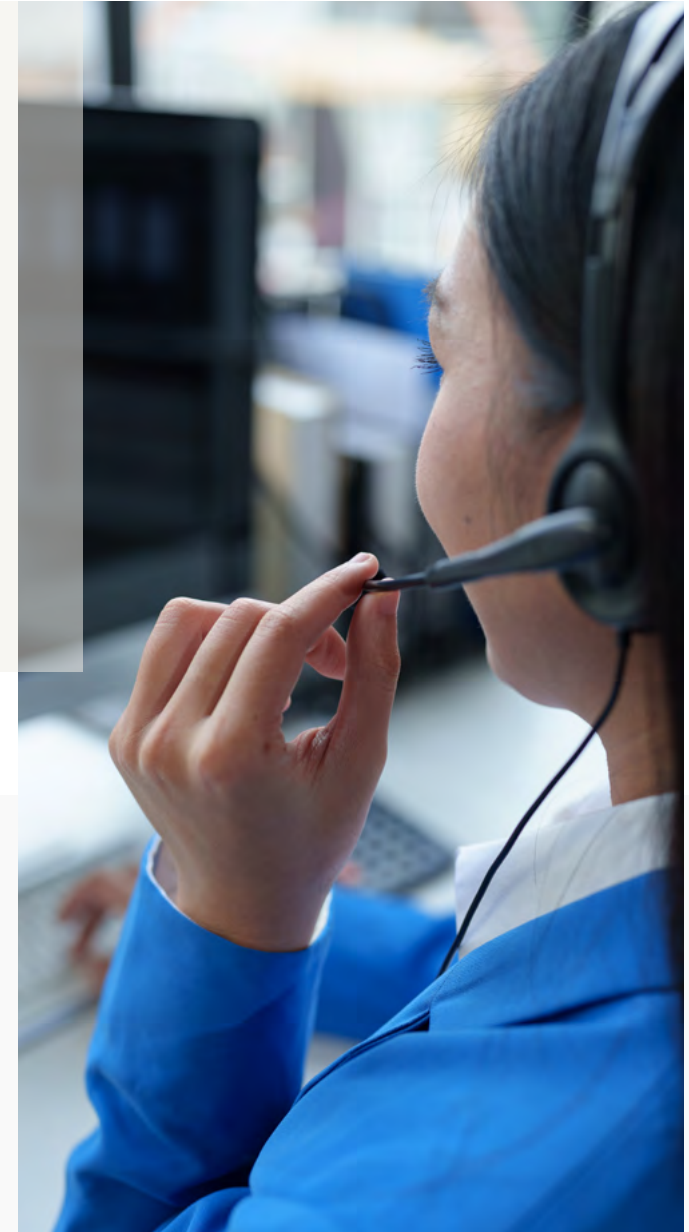
I've been a client of Providence for several years now, and have been very happy with the solution offered. It's easy to keep up to speed with your investment with their easy to use and informative platform.

The flexibility and transferability of their structure as an international client was what led me to select their structure initially, and I would be happy to recommend to others based on my experience so far.

As quoted on Trustpilot by a policyholder.




We provide industry-leading financial solutions worldwide and are committed to building lasting relationships through expertise and exceptional service.



Regular Saving Plan

A simple and disciplined way to save for life's biggest goals, from retirement and education to a down payment on a home. Our **Compass Regular Saving Plan** helps policyholders build long-term wealth through consistent, manageable contributions.

| | | |
|---|--|--|
| Disciplined Savings A straightforward contractual savings plan designed to help policyholders stay on track with their long-term financial goals. | Loyalty Rewards We reward policyholder's commitment with a 5% loyalty bonus after 10 years, and an additional 5% bonus every 5 years thereafter. | Easy & Convenient Make payments with ease using credit card payments. We also offer the flexibility of free switches and redirections to manage investments. |
| Boost Your Savings Benefit from an extra allocation of up to 6% on premiums from the very start, helping the money grow faster. | Unrivalled Flexibility Enjoy the freedom to decrease premiums or take a premium holiday after the initial period. | Multiple Currency Options Our plan is suitable for policyholders with diverse needs, offering multiple currency options, including GBP, EUR, AUD, USD, and JPY. |



Click here or
scan the QR code
to learn more.



Lump Sum Portfolio Bond

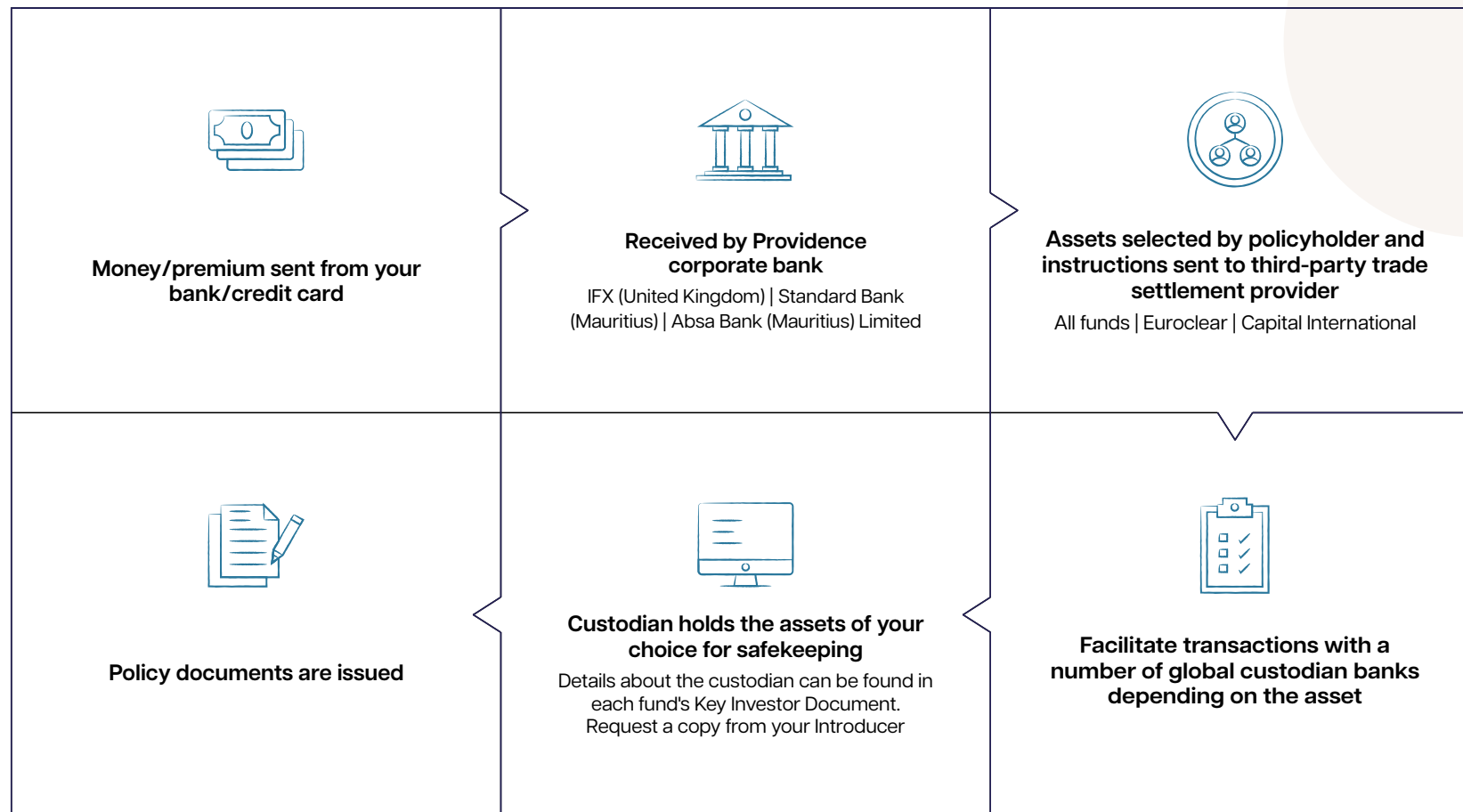
A powerful and convenient savings solution designed to help you plan for a future full of possibilities. **Polaris Portfolio Bond** offers the flexibility and access you need to manage your wealth effectively.

| | | | |
|--|---|---|--|
| Flexible Investment Options We offer a truly open architecture, providing access to an extensive range of investment choices. Our flexible pricing options come with 5, 8, and 10-year terms, and we offer competitive variable asset charges with free trades on premium investments. | Accessible Entry Start planning financial future with a minimum initial investment of just £40,000 or \$60,000. | Broad Eligibility The age of entry for the policyholder is from 19 to 86 at their next birthday, making it a flexible solution for a wide range of investors. | Easy Access You can access and manage your clients' portfolio with ease, giving you the control you need over their investments. |
| | Customisable Policy This bond can be structured as a single or joint policyholder, with options for Own Life, Joint Lives, First Death, and Second Death to suit policyholder's unique circumstances. | | |

Click here or
scan the QR code
to learn more.



Financial Security Through Providence



It is important to know how policyholders' savings are protected and safeguarded.

Selection of Fintech Partners

Standard Bank
Group

Morningstar

Allfunds

Capital
International

Our Unique Value Proposition



Solution-
Driven



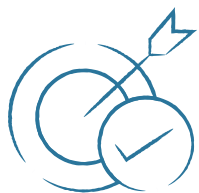
Customer-
Centric



Transparent



Flexible



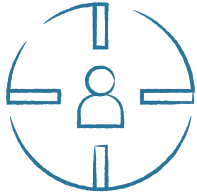
Solution-Driven

Right Financial Solution for Every Client

We continuously refine our products and services to adapt to changing market conditions and emerging opportunities. From investment planning to wealth preservation, our focus is always on practical, effective solutions that deliver value.

Having worked with Providence I can say their service is by far the best among life companies. They offer secure, custom solutions, which are flexible, tax-efficient and tailored to each clients circumstances across multiple jurisdictions. It is clear their clients are their top priority.

As quoted on Trustpilot by a regulated introducer.



Customer-Centric

Unmatched Service, Unrivalled Support

We have built our service model around a singular goal: making your experience as seamless and responsive as possible. From our prompt, in-house support teams to our commitment to direct, human interaction, we ensure you receive the answers and assistance you need, when you need them. Our focus on speed and efficiency means we can provide exceptional service that our competitors can't match.

Of all the international investment companies I have dealt with over the years, I have found Providence to be the most responsive and client focussed. The range of offerings covers most of the needs of the expat investor and they are geared up to manage customer accounts throughout their global lives. Thanks for the great service!

As quoted on Trustpilot by a regulated introducer.



Transparent

Clarity in Every Step

Building trust with our partners and policyholders is our highest priority. We believe that transparency is the foundation of every strong relationship. We are dedicated to providing clear, straightforward information about our products, processes, and costs. Our user-friendly digital platform is designed to give you secure access to all the information you need, ensuring you have full visibility and control over your policy at all times.

Providence Life's insurance policies are excellent for tax-efficient financial planning, enabling policyholders to benefit from a broad range of tax advantages across multiple global jurisdictions. Moreover, their pricing is highly competitive, offering outstanding value for money. Their service is top-class, with agents consistently providing prompt responses and maintaining a friendly, professional demeanor.

As quoted on Trustpilot by a regulated introducer.



Flexibility

Engineered for the Modern World

We are continuously investing in our systems and technology to enhance our offerings and improve the user experience for both policyholders and introducers, positioning us as a secure and long-term partner for your financial journey.

I have been using Providence as one of the first choices of life companies for my clients for 8 years now and would highly recommend. Quick and efficient, their team is always on call if they need to check anything over for compliance and to make sure clients accounts are set up quickly. As a European based advisor, it is really useful to have a relationship with an overseas life company with a fully open architecture structure; many of the EU life companies are restricted on investment options so in order to provide full Independent financial advice Providence are one of the best!

As quoted on Trustpilot by a regulated introducer.

Excellence Recognised

We are proud to be recognised by leading industry organisations for our dedication to excellence and commitment to our customers. These awards are a testament to the hard work of our team and the trust our clients place in us.

We are honoured to share our most recent achievements.

2025

A Year of Distinction

IA 100 Industry's Most Influential for 2025

- Dr. Chris Divito, CEO, Providence

Global Business Magazine Awards 2025

- Most Trusted Customer Experience Provider
- Customer Commitment & Service Excellence

Global Banking & Finance Awards 2025

- Life Insurance Customer Satisfaction & Happiness

World Business Outlook Awards 2025

- Excellence in Client Service Mauritius 2025
- Best International Portfolio Bond: Polaris Portfolio Bond
- Best International Savings Plan: Compass Regular Saving Plan

2024

Building Legacy of Success

World Economic Magazine Awards 2024

- Best Insurance Solutions Provider

Global Business Magazine Awards 2024

- Best Financial Services Provider
- Customer Service Excellence

Global Business Review Magazine Awards 2024

- Best Insurance Solutions Provider



Leading the Way in Diversity

At Providence, we are proud to stand out as a beacon of diversity in our industry. We believe that true innovation comes from a multitude of voices and experiences.

50%

of our leadership are women.

Women represent only 30.6% of leadership in the finance industry (LinkedIn, 2024) and 25% across all industries globally (World Economic Forum, 2024)

>50%

of our global staff are women.

Challenging industry norms and fostering an inclusive culture.

6

nationalities represented in our workforce.

A rich blend of cultures and experiences, our team is proud to have nationalities from around the world.

Professional Development: Our Core Commitment

At Providence, investing in our employees' growth is central to who we are. We provide a robust framework of learning opportunities to ensure our team stays at the forefront of the industry.

Consistent Upskilling

We conduct regular training sessions led by our in-house experts, covering a wide range of skills and knowledge.

Mandatory Certifications

To ensure excellence and compliance, we facilitate mandatory annual certifications for our staff.

Internship Program

Our internship program offers a unique opportunity for employees to pursue globally recognised certifications from the Chartered Institute of Securities and Investment (CISI), empowering them to achieve their professional goals.

At Providence, we are more than a life assurance company; we are your trusted partner for a secure financial future.

We remain dedicated to delivering unparalleled service and tailored solutions that evolve with your life's journey.

Providence is the business name of Providence Life Limited, PCC. The Company does not offer advice. The Company is not authorised to offer insurance products for sale in the United States. Materials are not intended as an offer of insurance and do not constitute an offer or a solicitation of an offer to buy insurance in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation. Providence Life Limited, PCC is incorporated as a Protected Cell Company in the Republic of Mauritius, is granted a Category 1 Global Business License pursuant to section 72(6) of the Financial Services Act and issues linked long term insurance products under the license Long-Term Insurance Business Licence No. C109007268 pursuant to Section 11 of the Insurance Act 2005 and the Financial Services (Consolidated Licensing and Fees) Rules 2008. Registered office: Providence Life Limited PCC, Level 4, Mindspace SBI Tower, Cybercity, Ebene, Mauritius. Telephone: +230 466 7070 | Fax: +230 465 0077 | Email: admin@providence.life