

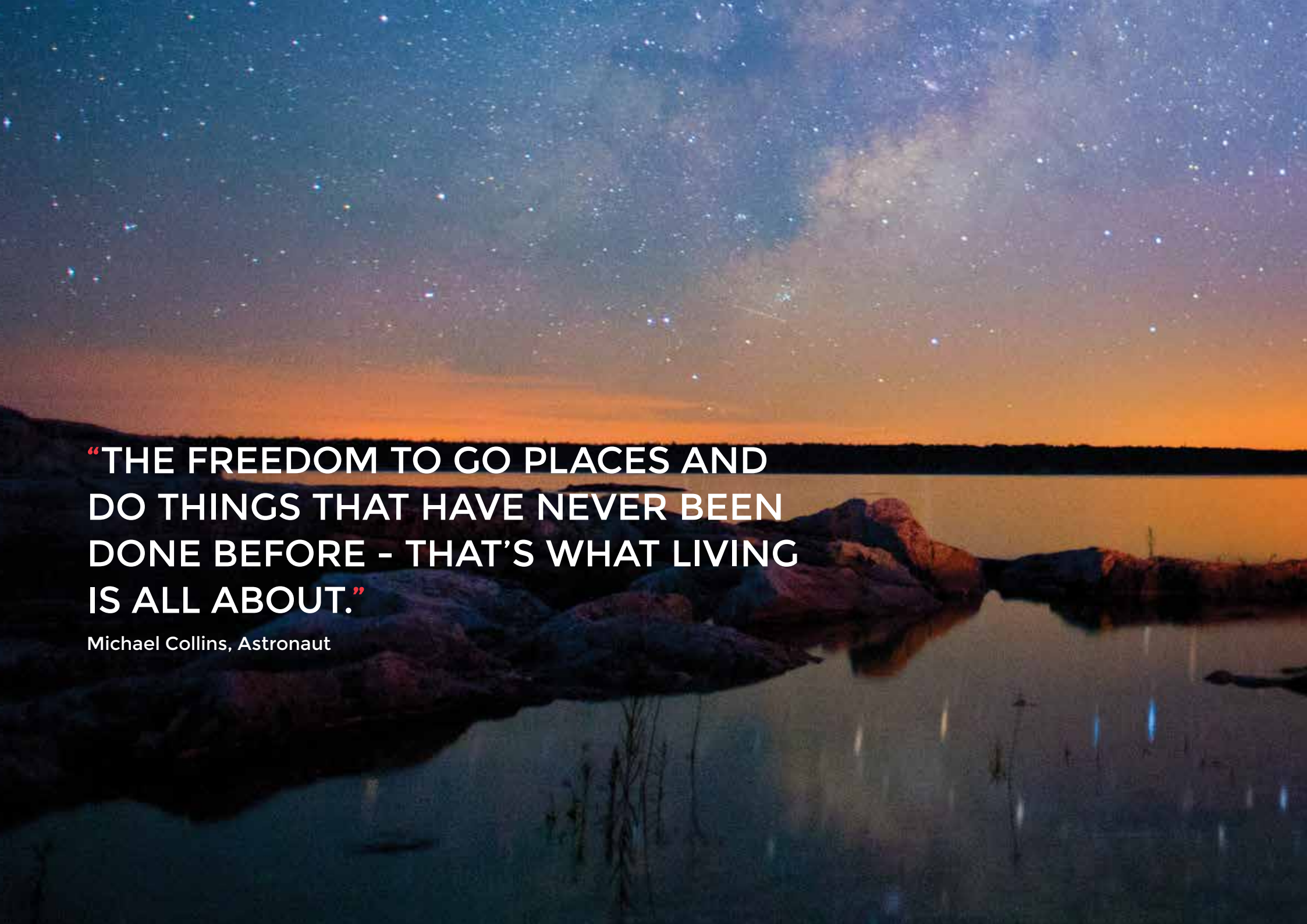
**Orbit**

Portfolio Bond

**PROVIDENCE**

**A saving solution  
to take you further**



A night sky with the Milky Way galaxy visible, reflected in a calm body of water. In the foreground, dark, jagged rocks are partially submerged. The sky transitions from a deep blue at the top to a warm orange glow near the horizon, suggesting a sunset or sunrise. The stars are sharp and numerous, with the Milky Way appearing as a dense band of light.

**“THE FREEDOM TO GO PLACES AND  
DO THINGS THAT HAVE NEVER BEEN  
DONE BEFORE - THAT’S WHAT LIVING  
IS ALL ABOUT.”**

Michael Collins, Astronaut



# For a journey that knows no bounds

The Orbit Portfolio Bond is a saving solution that helps You plan for a life full of possibility. It has all the convenience of a lump sum saving vehicle, accessible at a low Initial Investment Amount.

Orbit Portfolio Bond can be topped up when needed and can hold a range of Investments designed to meet Your aspirations. It can either be used as a stand-alone saving Policy for single or periodic lump sums, or can be held in Trust through recognised Trust companies.

Underpinning the Orbit Portfolio Bond is a select group of Investments from reputable asset managers.

**Orbit Portfolio Bond can be structured as a Whole of Life insurance bond (on a 'single life' or 'Joint Lives' basis)**





# A north star to guide You

Like all journeys, it's much easier when You can see where You're going. That's why Providence leverages the power of technology to provide a personalised online portal, so customers can access real-time information about their accounts wherever they are, whatever the time.

In addition, the Providence website gives You access to the Investor Hub with regularly updated Fund fact sheets and useful charting tools, which allow You to compare and contrast different Investments.

Fund prices are updated each business day, allowing You to see the value of Your Policy and make decisions on Investments. You can also switch Investments at any time if You feel the need to change direction. Dealing and custody charges may apply.

We provide You with the transparency and control that comes from online access, so You can measure Your saving progress every step of Your journey.

Policy ID	Plan Type	Premiums Paid	
PLL000000	Orbit Portfolio Bond	£100,000.00	

Orbit Portfolio Bond - PLL000000  
Total Premium: £100,000.00

ISIN	Investment	Currency	Units	Price	Value in policy currency	Allocation %
IE00B743D934	First State Emerging Markets Bond	USD	23,892.00	1.45	£22,500.00	18.22%
IE00B5KRCY30	Fidelity European Growth	GBP	9,281.72	2.68	£24,875.00	20.14%
LU1057460757	Templeton Emerging Markets	GBP	46,511.71	1.11	£51,628.00	41.80%
GB00B7RGQM32	Invesco Energy	USD	1,308.00	4.5	£5,886.00	4.77%
PLFIEUR002	Fidelity Global Inflation Linked Bond	GBP	2,999.03	6.21	£18,624.00	15.08%

Total policy value as at 15/10/16    £123,513.00    100.00%

The information supplied by Providence is purely for information purposes only and does not constitute advice. It is recommended that You seek professional guidance from a Financial Adviser before You make any decisions regarding Your Investments.





# Choose Your own Orbit

Providence works with Financial Advisers from around the world. Their advice, combined with our saving solutions, enable customers to chart their own path for the future.

Orbit Portfolio Bond can be denominated in several currencies for Your convenience:

- US Dollar (USD)
- British Pound (GBP)
- Euro (EUR)
- Australian Dollar (AUD)
- Japanese Yen (JPY)
- Swiss Franc (CHF)

Orbit Portfolio Bond has a low Initial Investment Amount and can be topped-up with Minimum Additional Investment Amounts of GBP 3,000 or currency equivalent (Please refer to the Orbit Portfolio Bond Terms and Conditions for more details).

Additional Investment Amounts will be allocated on the same basis as the Initial Investment Amount in terms of Allocation Rate percentage.

The Allocation Rate is between 92% and 99% dependent on the Establishment Charge.

Currency	Initial Investment Amount	Additional Investment Amount
USD	45,000	4,500
GBP	30,000	3,000
EUR	40,500	4,050
AUD	60,000	6,000
JPY	6,000,000	600,000
CHF	42,000	4,200



# Flexibility and access to Your Policy Value

Orbit Portfolio Bond is a flexible Policy which allows You to withdraw money, without penalties, whenever You need it.\* It is designed for medium to long-term planning, so keep this in mind when making Withdrawals. A Regular Income Payment facility is available monthly, quarterly, half-yearly or annually.

You can access up to 100% of Your Policy Value, without early encashment charges. The Policy Value must, however, not fall below ten percent of the Minimum Initial Investment Amount for the Policy to remain active (e.g. GBP 3,000 or currency equivalent).

## The benefits of no surrender penalties

Orbit Portfolio Bond is based on an upfront Establishment Charge on an allocation-only basis. This means Your Establishment Charge is debited at the time You set up Your Orbit Portfolio Bond, which leaves Your plan to grow free of any further Establishment Charges for the life of the Policy. The Establishment Charge (percentage and amount) is reflected in Your Policy Schedule.

Our Establishment Charge option means Your Policy has no surrender penalties for the life of the Policy.

\* Access to Policy Value may be subject to restrictions in certain pension contracts or Trusts. Providence is not responsible for any tax liability which may result from a Withdrawal or encashment from Your bond. Please consult Your Financial Adviser or tax adviser for specific details.

# Annual costs of running Your **Orbit Portfolio Bond Policy**

## Annual Management Charge

Full year deduction in advance, charged in January of each year or on a pro rata basis for Policies inceptioned after January 31st.

The Annual Management Charge is based on the Initial Investment Amount plus any subsequent Additional Investment Amounts for the first year and all subsequent years.

Initial Investment Amount*	% Charge
30,000 - 99,999	1.25
100,000 - 299,999	1.00
300,000 - 499,999	0.75
500,000+	0.50

## Quarterly Administration Fee

This charge is deducted at the end of each calendar quarter (March, June, September and December), or on a pro rata basis for Policies inceptioned after quarter end.

Investment Value*	Quarterly Administration Fee*
30,000 - 299,999	75
300,000 - 499,999	50
500,000+	Nil

## Annual Fund Management Charge

This charge is deducted by the Fund Manager directly from the Fund and is reflected in the relevant Unit price. The Fund management charge will vary from one Fund to the next but will normally be in the range of 0.5% per annum and 3.0% per annum.

## Establishment Charge

The Establishment Charge is taken fully at the outset of the Policy. The charge is calculated on the Initial Investment Amount prior to any deduction of charges and deducted in advance of Investment into Your chosen Investments.

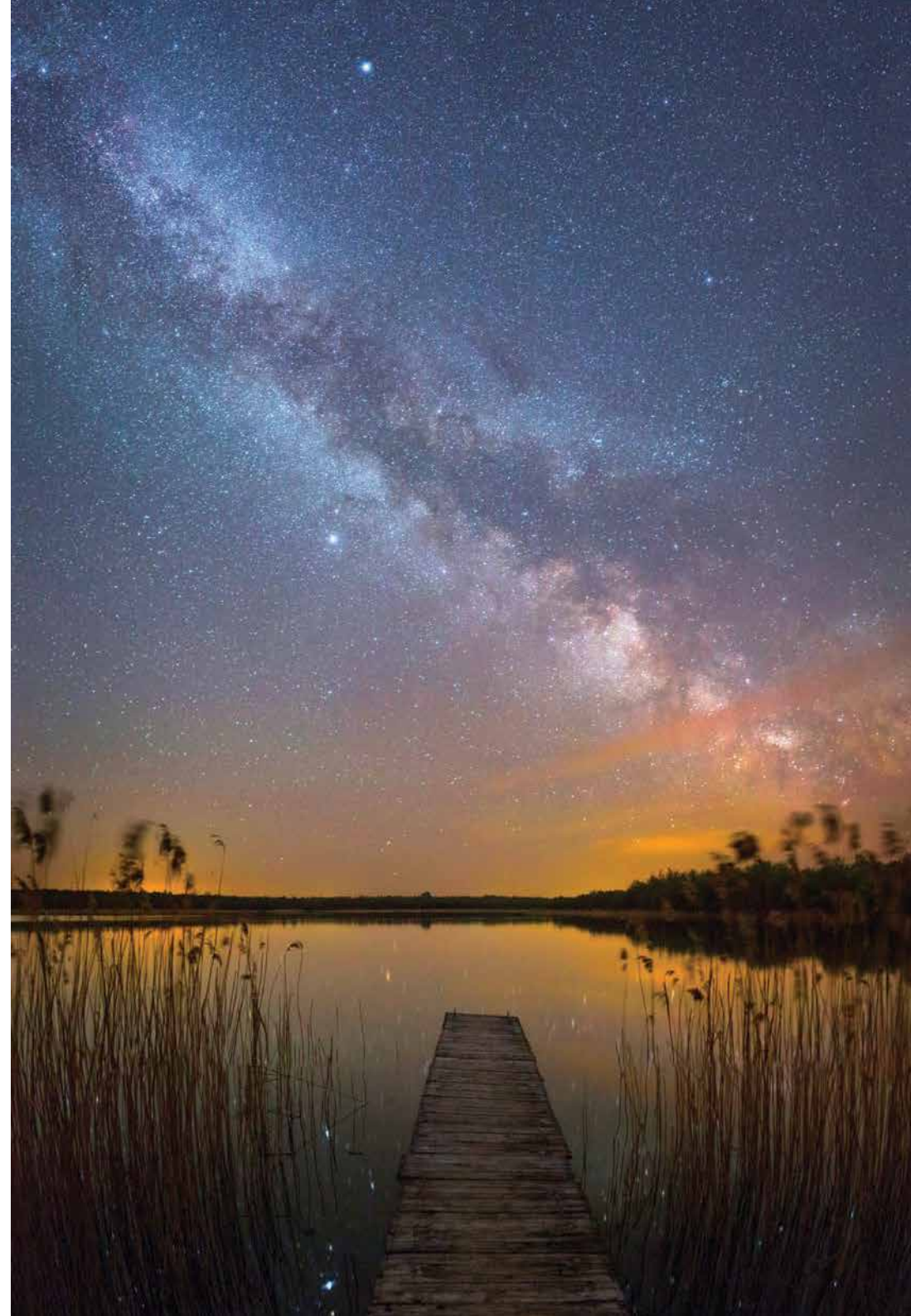
## Other Charges

**Please note additional charges for dealing, custody and non standard operations may apply. These charges are notified in the Orbit Portfolio Bond Terms and Conditions.**

# Orbit Portfolio Bond

## Key features

- Low Minimum Initial Investment Amount - from GBP 30,000 or currency equivalent.
- 0.50% Annual Management Charge when the Initial Investment Amount is GBP 500,000 or currency equivalent and above.
- No surrender penalties.
- Secure online access to Your Policy.
- Direct Funds and Investments.







[www.providence.life](http://www.providence.life)

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