

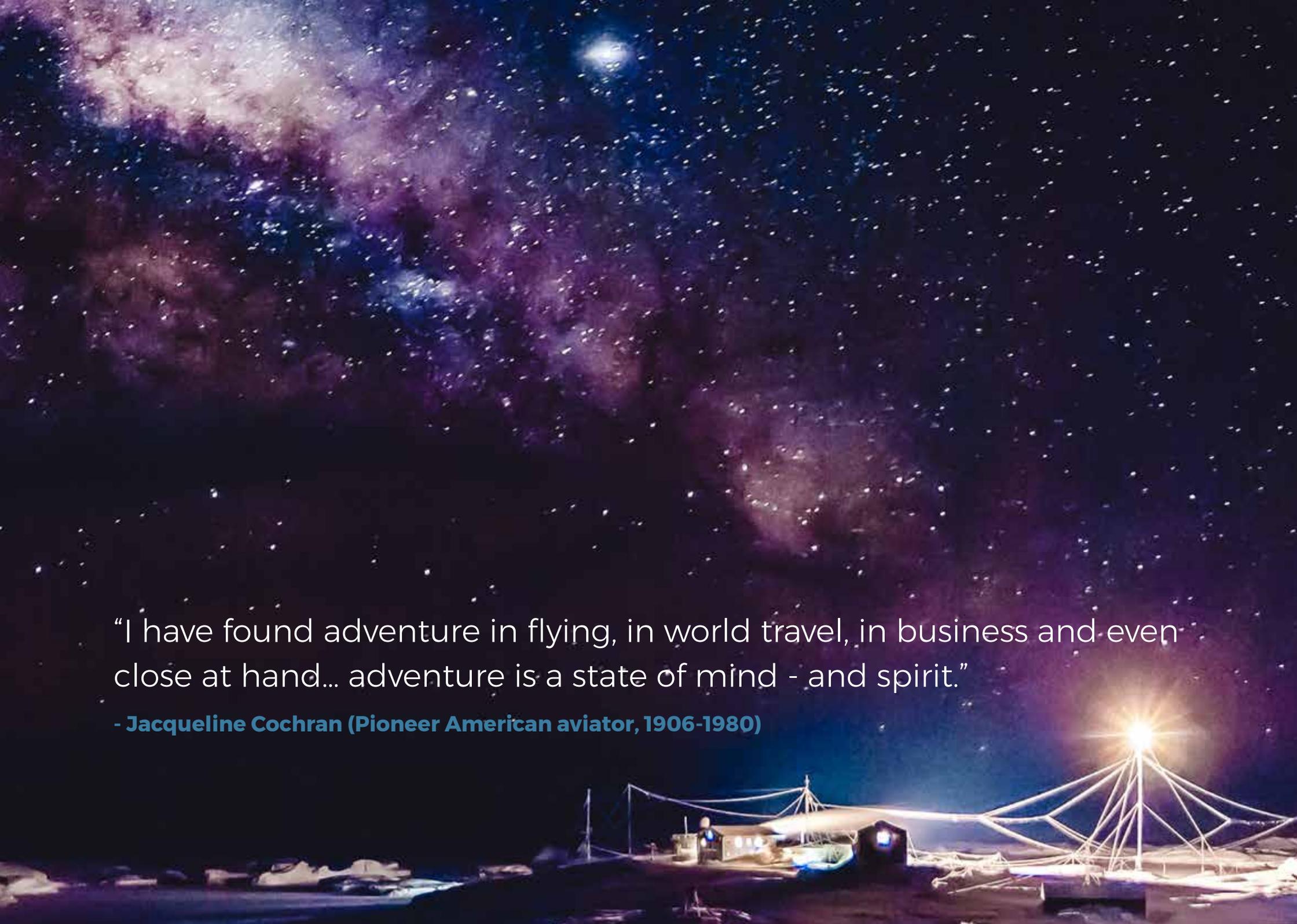


# **Polaris** Portfolio Bond

**A flexible saving solution designed  
to help you plan for all of life's adventures**



**Polaris:** for the life  
journey you desire



“I have found adventure in flying, in world travel, in business and even close at hand... adventure is a state of mind - and spirit.”

- **Jacqueline Cochran (Pioneer American aviator, 1906-1980)**



Polaris gives you the tools to start making plans, for whichever path you choose to take, on life's journey



# For a **journey** that knows no bounds

Polaris Portfolio Bond is a saving solution that helps you plan for a life full of possibilities. It has all the convenience of a lump sum saving vehicle, accessible from a low initial investment amount.

Polaris Portfolio Bond is structured as a whole of life assurance bond, on a single life, or joint lives basis.

Polaris Portfolio Bond can be topped up when needed and can hold a range of investments designed to suit your aspirations. In addition, should you choose, your policy can be held in trust through recognised trust companies.

Polaris Portfolio Bond is an open architecture saving solution that allows access to a wide universe of investments, which means that you and your adviser can tailor your investment strategy.



# Track your **journey**

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

In addition, the Providence website gives you access to the investor hub containing fund fact sheets and useful charting tools, which allow you to compare and contrast different investments.

Investment prices are updated each business day, allowing you to see the value of your policy and make decisions on investment choices. You can also switch investments, at any time, if you feel the need to change direction. Dealing charges may apply.

We provide transparency and control, through online access to your policy, so you can monitor your saving progress throughout the journey.

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**Overview**

Polaris Portfolio Bond - PLP000000  
Polaris Portfolio Bond RE: John Smith  
Policy Currency - GBP

Asset Class	Allocation	Asset Value
Mutual Funds	85.33%	GBP 234,226.35
Equities	9.75%	GBP 26,766.34
Cash	4.92%	GBP 13,480.00
<b>Total Portfolio Value</b>	<b>100.00%</b>	<b>GBP 274,472.69</b>
Less Accrued Fees and Charges		GBP 0.00
<b>Total Investment Value</b>		<b>GBP 274,472.69</b>

For details of the fees and charges deducted from Your Policy, refer to Your Annual Valuation Statement.

The information supplied by Providence is 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 investment choices.

# Choose your direction with confidence

Providence works with financial advisers in many global locations. Their advice, combined with our saving solutions, enables policyholders to plan their own path for the future.

Polaris Portfolio Bond can be denominated in several currencies:

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

Polaris Portfolio Bond has a low initial investment amount of GBP 40,000 and can be topped up with minimum additional investment amount(s) equivalent to GBP 4,000.

Please refer to the table below for the initial investment amount and the minimum additional investment amount(s) in the permissible currencies.

Currency	Minimum Initial Investment Amount	Minimum Additional Investment Amount
AUD	72,000	7,200
CHF	56,000	5,600
EUR	48,000	4,800
GBP	40,000	4,000
JPY	6,400,000	640,000
USD	60,000	6,000

# Costs of running your Polaris Portfolio Bond

## Establishment Charge

You have a choice of 5, 8 or 10 year establishment charge periods. The establishment charge is based on the initial investment amount and any subsequent additional investment amount(s). The charge is taken quarterly in arrears and is deducted in cash from your policy.

The initial charge is taken at the end of the first policy quarter and at the end of every policy quarter thereafter, for the remainder of the establishment charge period you have selected.

Establishment Charge Premium Tiers						Establishment Charge Per Quarter		
AUD	CHF	EUR	GBP	JPY	USD	5 Years	8 Years	10 Years
72,000 - 179,999	56,000 - 139,999	48,000 - 119,999	40,000 - 99,999	6,400,000 - 15,999,999	60,000 - 149,999	0.5625%	0.3750%	0.3250%
180,000 - 449,999	140,000 - 349,999	120,000 - 299,999	100,000 - 249,999	16,000,000 - 39,999,999	150,000 - 374,999	0.5375%	0.3625%	0.3125%
450,000 - 899,999	350,000 - 699,999	300,000 - 599,999	250,000 - 499,999	40,000,000 - 79,999,999	375,000 - 749,999	0.5250%	0.3500%	0.3000%
900,000 - 1,349,999	700,000 - 1,049,999	600,000 - 899,999	500,000 - 749,999	80,000,000 - 119,999,999	750,000 - 1,124,999	0.4950%	0.3375%	0.2875%
1,350,000 +	1,050,000 +	900,000 +	750,000 +	120,000,000 +	1,125,000 +	0.4625%	0.3325%	0.2750%

## Quarterly Administration Fee

A fee of GBP 95 (see adjacent table for currency equivalents) is deducted quarterly in arrears in cash from your policy.

It is taken at the end of the first policy quarter and at the end of every policy quarter thereafter, for as long as the policy remains in force.

Currency	Quarterly Administration Charge
AUD	171.00
CHF	133.00
EUR	114.00
GBP	95.00
JPY	15,200.00
USD	142.50

# Flexibility and access to your capital



Polaris Portfolio Bond is a flexible solution which allows you to withdraw money when you need it.\* However, it is designed for medium to long term planning, so keep this in mind when considering making a withdrawal.

You can withdraw up to 85% of the initial investment amount and any additional investment amount(s), subject to the Polaris Portfolio Bond terms and conditions.

If you have less than 15% of the original cumulative investment amount(s) remaining in the policy, it may be fully encashed and the following early encashment charges may apply - see table.

## Early Encashment Charge

Cumulative Investment Amounts	Polaris Portfolio Bond
<b>Early encashment charges during the first 5 years of your policy from the policy commencement date (rates shown in GBP, currency equivalents apply)</b>	
GBP 40,000 - GBP 99,999	11.25% reducing by 0.5625% quarterly
GBP 100,000 - GBP 249,999	10.75% reducing by 0.5375% quarterly
GBP 250,000 - GBP 499,999	10.50% reducing by 0.5250% quarterly
GBP 500,000 - GBP 749,999	9.90% reducing by 0.4950% quarterly
GBP 750,000 +	9.25% reducing by 0.4625% quarterly
<b>Early encashment charges during the first 8 years of your policy from the policy commencement date (rates shown in GBP, currency equivalents apply)</b>	
GBP 40,000 - GBP 99,999	12.00% reducing by 0.3750% quarterly
GBP 100,000 - GBP 249,999	11.60% reducing by 0.3625% quarterly
GBP 250,000 - GBP 499,999	11.20% reducing by 0.3500% quarterly
GBP 500,000 - GBP 749,999	10.80% reducing by 0.3375% quarterly
GBP 750,000 +	10.64% reducing by 0.3325% quarterly
<b>Early encashment charges during the first 10 years of your policy from the policy commencement date (rates shown in GBP, currency equivalents apply)</b>	
GBP 40,000 - GBP 99,999	13.00% reducing by 0.3250% quarterly
GBP 100,000 - GBP 249,999	12.50% reducing by 0.3125% quarterly
GBP 250,000 - GBP 499,999	12.00% reducing by 0.3000% quarterly
GBP 500,000 - GBP 749,999	11.50% reducing by 0.2875% quarterly
GBP 750,000 +	11.00% reducing by 0.2750% quarterly

\* 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 policy. Please consult your financial adviser or tax adviser for specific details.

# Additional charges

## Custody Charge

A custody charge of GBP 30 (or currency equivalent), for each investment linked to your policy, will be deducted at the time of purchase.

## Discretionary Asset Manager

If you wish to appoint a discretionary asset manager (DAM), the company will administer this facility upon our approval. A set up fee of GBP 150 (or currency equivalent), will be charged upon appointment and acceptance of the DAM.

## Change of Financial Adviser Company

A fee will be levied of GBP 100 (or currency equivalent), when the company receives a request to change the nominated financial adviser firm on your policy.

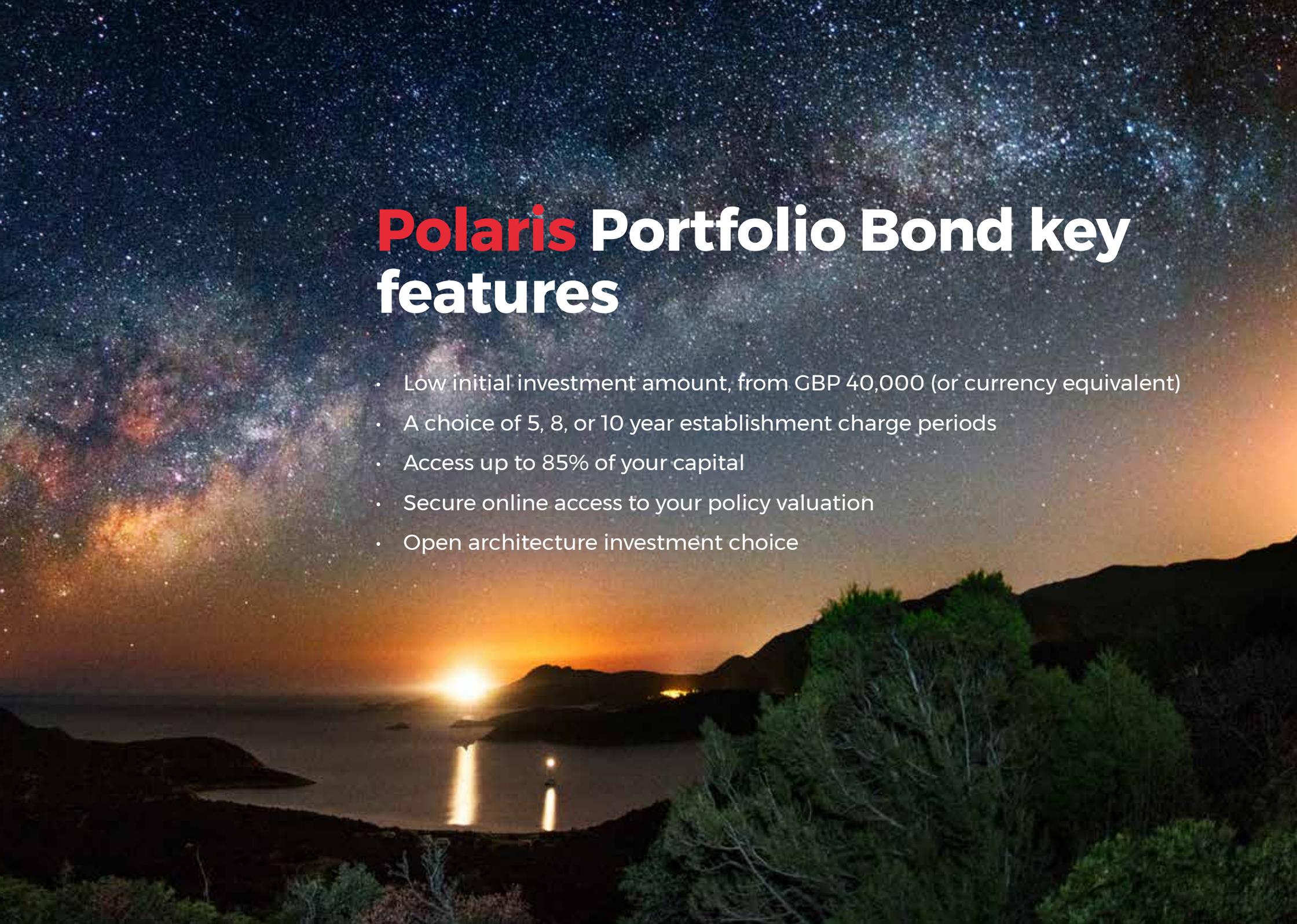
## Dealing Charge

A dealing charge of GBP 25 (or currency equivalent), for the purchase and sale of each individual investment linked to your policy.

## Other Charges

Please note additional charges may apply for non standard operations. These charges are notified in the Polaris Portfolio Bond terms and conditions.





# **Polaris** Portfolio Bond key features

- Low initial investment amount, from GBP 40,000 (or currency equivalent)
- A choice of 5, 8, or 10 year establishment charge periods
- Access up to 85% of your capital
- Secure online access to your policy valuation
- Open architecture investment choice



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