

Rewarding further investment

For advisers only. Not for use with customers.

When Premier customers increase their premiums, we'll reward them with enhanced allocation rates.

Can my customer top up?

Your customer may top up if:

- there is at least five years remaining until the Option date
- the regular premium increase is at least **USD 50** per month, or;
- the lump sum top up is at least **USD 3,000**

What happens when my customer increases their regular premium?

Regular premiums:

If the new increased premium is above the previous highest premium level for the plan, the first 18 months of the increase amount will be allocated to initial units with their own initial unit period.

Enhanced initial unit allocation rates apply at premium levels as low as **USD 500** a month, and enable customers to buy more units with every premium received during the 18 month initial unit period.

- These allocation rates in this table apply to the increased portion above the previous highest premium.
- These rates apply for the first 18 months following a premium increase.

Initial unit allocation rate of top ups						
Plan Currency	Premium (monthly)					
USD	150-249	250-499	500-999	1,000-1,999	2,000+ ^{**}	
GBP	100-167	168-333	334-666	667-1,333	1,334+ ^{**}	
EUR	150-249	1,833-2,749	250-499	500-999	2,000+ ^{**}	
Term		Initial Unit Allocation Rate				
Full years remaining in savings term	5	95%	100%	105%	110%	115%
	6	95%	100%	105%	110%	116%
	7	95%	100%	105%	110%	117%
	8	95%	100%	105%	110%	118%
	9	95%	100%	105%	110%	119%
	10	95%	100%	105%	110%	120%
	11	95%	100%	105%	110%	121%
	12	95%	100%	105%	110%	122%
	13	95%	100%	105%	110%	123%
	14	95%	100%	105%	110%	124%
	15	95%	100%	105%	110%	125%
	16	95%	100%	105%	110%	125%
	17	95%	100%	105%	110%	125%
	18	95%	100%	105%	110%	125%
	19	95%	100%	105%	110%	125%
	20	95%	100%	105%	110%	125%

^{**}These allocation rates only apply if the original plan was taken out with a premium of above USD2,000 per month (or currency equivalent)

Accumulation units

Premiums paid after the first 18 months of a premium increase will purchase accumulation units at the rates below:

Accumulation units		
Plan Currency	Premium (monthly)	
USD	150-249	250+
GBP	100-167	168+
EUR	150-249	250+
Allocation rate	95%	100%

To calculate the premium bands for other premium frequencies, multiply the monthly amount by 3, 6 or 12 for quarterly, half yearly and yearly frequencies respectively.

Example:

A Premier customer with a remaining plan term of 20 years and has invested **USD 750** a month for 5 years increases their premium to **USD 1,000** a month. The first **USD 750** will continue to invest into accumulation units at a rate of 100%.

The increase amount of (**USD 250**) will be invested into initial units at a rate of 110% for 18 months, after which the entire premium will invest into accumulation units.

Lump sum top ups:

Lump sum top ups will invest into accumulation units at a rate of 93%.

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