



## UNIVERSAL INVESTMENT PLAN<sup>SM</sup>

The plan offers long-term growth potential, allowing investors to create their own portfolio from a variety of world-class investment managers across asset classes, including equity, bond, asset allocation funds and money market funds.

### AT A GLANCE

**Issue ages:**

0-90

**Minimum investment:**

US\$ 50,000

**Maximum investment:**

US\$ 5,000,000

(which may be exceeded with company approval)

### THE PLAN OFFERS

- Bermuda trust participation
- Multiple investment choices
- Variety of international equity, bond, money market funds and fixed rate accounts
- World-class investment advisors
- 100% investment allocation — no initial sales charge
- Transfers between investment choices
- Liquidity options
- Guaranteed wealth transfer option

### ATTRACTIVE LIQUIDITY OPTIONS

- Trades or withdrawals from any fund are processed on the fund's trade date.
- Transfers between investment choices are available.
- During the first five years, there are no withdrawal charges if, on an annual basis, the investor accesses no more than the greater of the following:
  - 10% of total investments, less prior withdrawals and associated charges (unused portion is cumulative up to 30%)
  - The accumulated growth of the account
- Declining charges on withdrawals above the free limit:

Plan year	1	2	3	4	5
Redemption charge	7%	7%	6%	6%	5%

*For partial withdrawals, charges are a percentage of amount withdrawn. For full withdrawals, charges are a percentage of total investment less any free withdrawals.*

- No redemption charge on the initial or additional dollar investment after the fifth plan year.
- Interest rate adjustments may apply to withdrawals made prior to the expiration of a Fixed Rate Account (not applicable to free withdrawals).

## CONTACT

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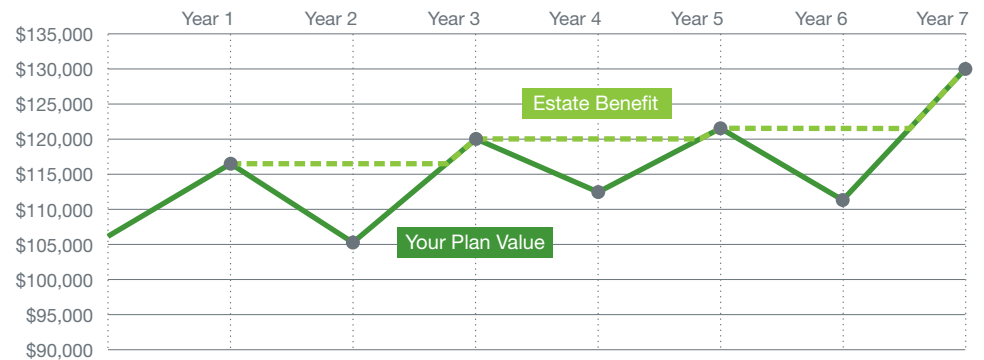
## VISIT OUR WEBSITE

[ombermuda.com](http://ombermuda.com)

## PRESERVE YOUR ESTATE

The plan offers as a standard feature a Guaranteed Estate Benefit<sup>1</sup> which guarantees to successors-in-interest or the estate the greatest of:

- The total amount of your dollar investments<sup>2</sup>
- The current plan value
- The highest plan value on each plan anniversary date prior to age 80<sup>2</sup>



*The chart above is hypothetical and for illustrative purposes only.*

<sup>1</sup> Estate benefit will be limited to the current plan value if you are over age 80 at the time of initial investment or initial transferred assets for any applicable transfer offers.

<sup>2</sup> Reduced proportionately by any withdrawals including any withdrawal charges and interest rate adjustments. The highest Plan Value benefit is optional, available only in select plans and an additional charge applies.

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