

# Compass

## Regular Saving Plan

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### Key Features



Saving solutions for the modern-day explorer

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# Compass gives you the freedom for the journey ahead

## Why Compass?

Compass is a regular saving plan designed to help achieve the financial freedom you seek for yourself and your family; for retirement, education, weddings and the next generation of explorers.

### Benefits

- Regular premiums boosted by up to 6%
- 5% loyalty bonus after 10 years, with a further 5% bonus every 5 years thereafter
- Choose from over 100 world-class funds
- Free fund switching
- Ability to take regular or one-off withdrawals

# Product Details

## Ownership

- Single
- Joint
- Trustees

## Life Assurance Basis

You can write compass on your own life, or the life of another and the policy is available on a single life, joint life first death and joint life second death basis.

## Eligibility

**The minimum age for life assured and policyholder at commencement is 19 (next birthday) and the maximum age is 70 (next birthday).**

Compass Regular Saving Plan ineligible applicants and ineligible life/lives assured:

- Residents of Mauritius;
- Residents of selected European countries;
- Non-resident United States tax payers;
- United States tax residents;
- United States citizens;
- Residents of red listed countries, as per Providence Business Acceptance policy at the time of application.

## Premium Payment Term

Minimum term of 5 years and a maximum of 30 years or upon the life assured becoming 75 (next birthday). For joint life first death policy, this relates to the older life and for joint life second death policy, this relates to the younger life.

Compass is a whole of life policy with a limited premium payment term defined by you at the outset and has no specific maturity date.

## Policy Currency

The policy currency is chosen by you when you apply, premiums can only be made in the chosen policy currency and this currency cannot be changed during the life of the policy. The options are:



## Premium Frequency

- Regular premium: monthly, quarterly, semi-annual or annual
- Single premium: any time during the premium payment term of the policy

## Premium Payment Methods

Regular monthly premiums

- Credit card
- Debit card
- Standing order

Regular quarterly, semi-annual or annual premiums

- Credit card
- Debit card
- Standing order
- Electronic transfer

Single premium

- Electronic transfer only

## Premiums

Compass gives you the flexibility to make regular premium payments on a monthly, quarterly, semi-annual, or annual basis. In addition, single premiums can be paid at any point during the premium payment term of the policy. Simply inform us in writing when you intend to submit a single premium.

## Minimums

Table 1 shows the minimum payments you need to make regularly for a policy with a premium payment term of at least 10 years. If the premium payment term is less than 10 years, the minimums are double and shown in brackets in Table 1.

There is no maximum premium.

All single premiums will be allocated to funds using the same proportions as regular premiums unless we receive specific instructions from you.

TABLE 1 - MINIMUM PREMIUMS					
CURRENCY	REGULAR PREMIUM				SINGLE PREMIUM
	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY	
USD	300 (600)	900 (1,800)	1,800 (3,600)	3,600 (7,200)	3,000
GBP	200 (400)	600 (1,200)	1,200 (2,400)	2,400 (4,800)	2,000
EUR	270 (540)	810 (1,620)	1,620 (3,240)	3,240 (6,480)	2,700
AUD	288 (576)	864 (1,728)	1,728 (3,456)	3,456 (6,912)	2,880
JPY	40,000 (80,000)	120,000 (240,000)	240,000 (480,000)	480,000 (960,000)	400,000

Figures in brackets are the minimums for policies with a premium payment term of less than ten (10) years.

TABLE 2 - MINIMUM PREMIUM PER FUND					
CURRENCY	REGULAR PREMIUM				SINGLE PREMIUM
	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY	
USD	60	180	360	720	600
GBP	40	120	240	480	400
EUR	54	162	324	648	540
AUD	58	173	346	691	576
JPY	8,000	2,40,000	48,000	96,000	80,000

The table shows the minimum element of premiums that can be allocated to individual selected funds.

## Loyalty Bonus

On the 10th anniversary of your policy and every 5th anniversary thereafter (for up to thirty years after starting the policy or the original premium payment term, whichever is less), you receive a loyalty bonus. The loyalty bonus equals 5% of all the regular premiums you paid in the time leading up to that anniversary. For the first bonus, this time is the initial ten years, and for later bonuses, it's the subsequent five-year periods.

At the relevant anniversaries, the bonus is added to your policy as units, distributed to each fund in the same proportion as your existing units on the anniversary date. This happens at the next available offer price of the underlying funds.

This bonus doesn't apply to single premiums or policies with a premium payment term of less than ten years. You won't receive the bonus if you don't reach the 10th policy anniversary or the subsequent 5th anniversaries. It's only given for regular premiums during the first 10 years and any subsequent 5-year period after that.

To qualify for the bonus on each relevant anniversary, you will have to make sure you have paid all your contractual premiums due by the end of that period.

TABLE 3 - LOYALTY BONUS (WITH A PREMIUM OF \$1,000 PER MONTH)

	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
Bonus earned at each period	\$6,000	\$3,000	\$3,000	\$3,000	\$3,000
Cumulative bonus	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000

## Death Benefit

The death benefit is calculated as the policy value plus an extra 1% of that value. If this benefit is paid out, the policy ends right away. The Company reserves the right to conduct underwriting procedures at its discretion before providing cover, accepting an application or in the event of such a claim.

# How Compass Works

## Regular Premiums

Your regular premiums are normally credited to your policy on the next available business day after confirmation of receipt from the Company's bank.

## Single Premiums

Your single premiums are normally credited to your policy on the next available business day after confirmation of receipt from the Company's bank.

Your premiums are then allocated to the selected funds at the next available offer price.

## Number of Funds

Compass allows access to external fund choices managed by independent fund managers. You have the freedom to choose up to ten funds, meeting the minimum investment amount for each.

As your preferences evolve, you can make changes using the Switch and/or Redirection Form. This allows you to hold units in up to twenty different funds under any policy, however, premiums can be allocated into only ten of these funds.

## Unit Prices

Each fund has an offer price which is the price of buying units. The Company determines this offer price by looking at the underlying funds, and their values change every day. Separately, there is the bid price which is the price at which units are sold.

The difference between the offer price and the bid price is called the bid/offer spread. This typically ranges between 0% and 2% and is subject to Company's discretion.

## Closure of Funds

Providence reserves the right to close any fund at our absolute discretion. Closure may either be to future unit holdings only or future and existing unit holdings. In the event of such closure, Providence will aim to give you 3 months' written notice and give you details of an alternative fund into which future or existing premiums may be redirected. Fund details are provided for information purposes only and should not be construed as investment advice.

## Fund Switching

You can alter the funds in your policy by sending us a Switch and/or Redirection Form, asking us to switch existing units. The switch will take effect on the next available dealing day, but future premiums will continue to be allocated to the original funds unless specified in the form.

All switches throughout the life of the policy are free of a switch fee, although Providence reserves the right to review this in the future.

## Premium Redirection

If you want to change funds for future premiums, you can send us a redirection request using the Switch and/or Redirection Form at any time to fully or partially redirect your future premiums. The redirection will take effect from the next possible premium allocation date.

Future premiums can be redirected to another fund without the need to switch existing holdings.

All premium redirections throughout the life of the policy are free of a redirection fee, although Providence reserves the right to review this in the future.

## Initial Period

The first 100% of units allocated in respect of premiums received during the initial period (see Table 4) are set aside to meet the cost of the administration fees. The exact initial period for your policy will be clearly shown on your policy schedule.

Page 12 defines the ongoing administration fee for regular premiums. There is no initial period for single premiums.

If you increase your regular premiums, there will be a separate initial period based on the remaining time until the end of the premium payment term you selected initially. For example, if you increase a regular premium after 5 years on a policy with a premium payment term of 20 years, the initial period for the increase will be based on its effective term of 15 years.

TABLE 4 - INITIAL PERIOD EXAMPLES

PREMIUM PAYMENT TERM (YEARS)	INITIAL PERIOD (MONTHLY)
5	3.6
10	13.2
15	15.6
20	18.8
25	22.9
30	28.0

## Premium Allocation Rates

This section applies to regular premiums only.

If your policy premium payment term is less than 10 years, the allocation rate for regular premiums is 101%. For policies with a premium payment term of 10 years or more, see the policy schedule A/B allocation rates table below for the specific premium allocation rates.

If you decide to continue to pay premiums after completion of the original premium payment term, allocation to units continues to apply but the administration fee (see page 12) and loyalty bonus (see page 6) will no longer apply.

Single premiums are allocated at a rate of 100%.

The more you save each year, the more help Compass gives you. Every time you save, Compass boosts your regular premiums by up to 6% of your annual commitment.

TABLE 5 - POLICY SCHEDULE A ALLOCATION RATES

USD	GBP	EUR	AUD	JPY	ALLOCATION %
3,600 - 5,399	2,400 - 3,599	3,240 - 4,859	3,456 - 5,183	480,000 - 719,999	101%
5,400 - 7,199	3,600 - 4,799	4,860 - 6,479	5,184 - 6,911	720,000 - 959,999	102%
7,200 - 8,999	4,800 - 5,999	6,480 - 8,099	6,912 - 8,639	960,000 - 1,199,999	103%
9,000 - 13,499	6,000 - 8,999	8,100 - 12,149	8,640 - 12,959	1,200,000 - 1,799,999	104%
13,500 - 22,499	9,000 - 14,999	12,150 - 20,249	12,960 - 21,599	1,800,000 - 2,999,999	105%
22,500 +	15,000 +	20,250 +	21,600 +	3,000,000 +	106%

TABLE 6 - POLICY SCHEDULE B ALLOCATION RATES

USD	GBP	EUR	AUD	JPY	ALLOCATION %
3,600 - 5,399	2,400 - 3,599	3,240 - 4,859	3,456 - 5,183	480,000 - 719,999	101%
5,400 - 7,199	3,600 - 4,799	4,860 - 6,479	5,184 - 6,911	720,000 - 959,999	101%
7,200 - 8,999	3,600 - 4,799	6,480 - 8,099	6,912 - 8,639	960,000 - 1,199,999	101%
9,000 - 13,499	3,600 - 4,799	8,100 - 12,149	8,640 - 12,959	1,200,000 - 1,799,999	102%
13,500 - 22,499	9,000 - 14,999	12,150 - 20,249	12,960 - 21,599	1,800,000 - 2,999,999	103%
22,500 +	15,000 +	20,250 +	21,600 +	3,000,000 +	104%

## Regular Premium Increases

You can increase your regular premiums if the remaining premium payment term is 5 years or more. The combined new premium will be applied in the same proportions to all active funds, unless you give us specific alternative instructions. This increase will take effect on the date the next premium is due.

The minimum regular premium increase is 5% of the current regular premium and will give rise to an additional administration fee.

## Regular Premium Decreases

You can decrease your regular premiums at any time after completion of the initial period, as long as you meet the minimum requirement. The decrease will take effect from the next premium due date.

The administration fees for the remaining premium payment term will continue to be calculated based on the highest regular premium amount paid to date.

## Premium Holiday

You can request a premium holiday for a maximum period of 12 months during which time you won't need to pay premiums. Multiple holidays can be requested throughout the life of a policy, but the total duration of all holidays availed cannot exceed 12 months.

This option becomes available after the initial period of your policy, as long as the policy's value can cover any charges during the premium holiday. As your premium holiday nears its end, we'll remind you, or you can resume premium payments any time during the holiday. If you don't resume premium payments, the policy may either lapse or become paid-up, depending on its surrender value.

Providence reserves the right to refuse a request for a premium holiday and to refuse to reactivate a policy if a premium holiday has run for over 12 months.

## Assignments

You can assign legal ownership of the policy to another party at any time.

## Paid-Up Status

If you've stopped making premium payments and didn't opt for a premium holiday, your policy will become paid-up if its surrender value is at least USD 300, GBP 200, EUR 270, AUD 288, or JPY 40,000. The policy fee (see page 12) will increase while your policy is in the paid-up status.

## Policy Lapse/Reinstatement

If you stop paying for your premiums and the surrender value is less than USD 300, GBP 200, EUR 270, AUD 288, or JPY 40,000, your policy will lapse without value and all benefits will cease.

If your policy lapses, you can reinstate it within 1 year after the first missed premium by paying all the outstanding premiums due. Paid-up policies can also be reinstated within 1 year after the first missed premium payment.

## Regular Income Facility

You can avail regular income facility at any time, as long as the surrender value of your policy does not fall below USD 3,000, GBP 2,000, EUR 2,700, AUD 2,880, or JPY 400,000 after deducting any applicable fees.

You have the flexibility to receive regular income payments on a monthly, quarterly, semi-annual, or annual basis, but irrespective of the frequency, the minimum payments should be at least USD 300, GBP 200, EUR 270, AUD 288, or JPY 40,000. You can choose to have a fixed amount or a percentage of the unit bid value on the payment date as your income.

## Full Surrender

Full surrender can take place at any time provided the policy has a surrender value of at least USD 300, GBP 200, EUR 270, AUD 288, or JPY 40,000, after the calculation of any fees which may become due.

Full surrender will normally take place once we have received a written surrender request from you, together with the original policy schedule, any revised policy schedule, and any endorsements, at our registered email address.

Proceeds will normally be remitted within 15 working days of receipt of proper notification, but may take longer, for example, with monthly or quarterly priced funds. or in exceptional circumstances such as extreme stock market conditions, or in order to protect the interests of other policyholders.

### The surrender value is calculated as follows:

- The number of units of each fund allocated to the policy
- Less any pro rata investment administration charges
- Less any applicable early discontinuance charge
- Less any accrued charges
- Multiplied by the relevant bid price of each fund using the next available bid price
- Less any outstanding administration fees and fiscal costs related to the policyholder's personal circumstances
- Less any other additional expenses related to third parties such as trusts, and advisory fees

## Partial Surrender

You can surrender a portion of your policy once it has acquired a surrender value of USD 4,500, GBP 3,000, EUR 4,050, AUD 4,320, or JPY 600,000. To initiate the surrender process, you may write to us at our registered email address.

You must ensure that the remaining surrender value after any partial surrender and payment of any fees that become due, is at least USD 3,000, GBP 2,000, EUR 2,700, AUD 2,880, or JPY 400,000; otherwise your policy will lapse. You have the flexibility to choose which funds to surrender or spread the surrender across all funds.

## Beneficiaries

You may nominate or change one or more beneficiaries using an Appointment of Beneficiary Form at any time throughout the life of the policy. The nominated beneficiaries will then be the individuals or entities entitled to the death benefits under the policy. For more information, please refer to the Compass Regular Saving Plan Terms and Conditions document.

## Cancellation Rights

If you are not satisfied with your policy for any reason, you have a 30-day cooling-off period starting from the policy commencement date to cancel. You can use the Cooling-off Notification Form included in your welcome pack. Simply send the completed form to our business address within the 30-day window and we'll process your request to activate your cooling-off rights.

# Fees and Charges

## Administration Fee

The administration fee will be deducted on each policy anniversary and will continue until the completion of the premium payment term. The administration fee on the original annualised premium is equal to 2% per annum of the total premiums due.

This reduces to 0.3% per annum of the total premiums due after year 10. The administration fee applicable to any increase in premium is equal to 2% per annum of the total increase. This reduces to 0.3% per annum of the total increase, for each year completed. A full year's charge will be taken in arrears on the policy anniversary following the increase.

The fee is taken from units allocated during the initial period, based on cancellation factors derived from the offer price.

If premiums are reduced, the administration fees for the remainder of the premium payment term will continue to be based on the highest premium level chosen to date.

If premiums are increased, the administration fees are calculated separately for each additional amount. This is based on the standard formula calculation of the cancellation factor and reduced duration to completion of the premium payment term. It is important to note that a premium payment term is chosen at the commencement of the policy.

In the event of full surrender before the end of the premium payment term, we will deduct from the surrender value any administration fees which would have otherwise been deducted had the policy not been surrendered.

## Policy Fee

This fee varies by premium payment frequency and is applicable to both the schedules. The policy fee is the first charge processed and is deducted before the premium is split between relevant funds.

If you choose to continue paying premiums after completing the original premium payment term, the last applicable policy fee during the premium payment term will continue to be applied. However, the administration fee and loyalty bonus will no longer apply.

If premiums are missed, the overdue policy fee for missed premiums will be immediately deducted from available units. If there aren't enough units available, it will be accrued as policy debt.

For paid-up policies, the policy fee is increased to 10 GBP/15 USD/13.50 EUR/14.40 AUD/2000 JPY monthly. This fee will be added to accrued charges and deducted immediately from available units.

TABLE 7 - POLICY FEE

	USD	GBP	EUR	AUD	JPY
Monthly	7.50	5.00	6.75	7.20	1,000.00
Quarterly	22.50	15.00	20.25	21.60	3,000.00
Semi-annually	45.00	30.00	40.50	43.20	6,000.00
Annually	90.00	60.00	81.00	86.40	12,000.00

TABLE 8 - POLICY FEE FOR PAID-UP POLICIES

	USD	GBP	EUR	AUD	JPY
Monthly	15.00	10.00	13.50	14.40	2,000.00
Quarterly	45.00	30.00	40.50	43.20	6,000.00
Semi-annually	90.00	60.00	81.00	86.40	12,000.00
Annually	180.00	120.00	162.00	172.80	24,000.00

## Investment Administration Charge

**This section applies to both regular and single premiums.**

The investment administration charge is calculated as 1.5% per annum of all the units allocated. This amount is deducted from the value of the units annually in arrears, on the policy anniversary.

## Establishment Charge

If you pay a single premium, an establishment charge of 1.5% per annum of the single premium amount will be deducted annually in arrears, for 5 years. This will be deducted on the policy anniversary following the payment of the single premium.

If you pay a single premium on a date other than a policy anniversary, the 1.5% establishment charge will be taken pro-rated over 6 policy anniversaries.

## Early Discontinuance Charge

**This section applies to single premiums only.**

The investment administration charge is calculated as 1.5% per annum of all the units allocated. This amount is deducted from the value of the units annually in arrears, on the policy anniversary.

**Note: Additional charges may apply. Please refer to the Compass Regular Saving Plan Terms and Conditions for more information on all the fees and charges applied to your policy.**

## Accrued Charges

If you don't pay premiums during the premium payment term, or if the policy does not have enough units for deducting any fees or charges due, a debt is created. This debt equals the value of the overdue charges that could not be deducted from the policy. Policy debts will be cleared as soon as there is enough value from future units (or on surrender or lapse if earlier). Even though this accumulates over time, it is displayed on the valuation statement as a single debit entry against the policy.

## Foreign Exchange Fee

The Company charges a fee to cover the costs of converting money from one currency to another. This transaction may incur two foreign exchange fees, one for the conversion of the investment currency to the denominated policy currency (if different) and a second from the denominated policy currency to the investment currency (if different).

These fees will be deducted from the amount available for the transaction. The fee is 1.00% of the transaction amount.

# About Providence

## Providence

Founded in 2009, Providence offers retirement and savings solutions, with a portfolio of circa 8,000 policies. Providence is regulated in Mauritius by Mauritius Financial Services Commission (MFSC), a safe and secure offshore financial centre, where we enjoy the company of many of the world's leading financial institutions. Mauritius is rated Baa3 stable by Moody's as of July 25, 2023. Providence partners with the world's leading trust and pension companies to offer a range of market-leading products designed exclusively around the needs of expats.

Underpinning these is a select group of funds from globally recognised asset managers. Providence works with respected introducers from around the world. Their advice, combined with our retirement and saving solutions, means expats can focus on today, while we take care of their tomorrow.

## Company Structure

Providence is a Protected Cell Company (PCC) which means each cell stands and the assets and liabilities attributable to it are completely segregated from the assets and liabilities attributable to the PCC core company and each other cell. The "cell" Company therefore segregates and protects policyholder's assets from the company's. Each cell has its own designation and it is the duty of the directors to keep the assets and liabilities of each cell separate and therefore accounted for separately.

## Responsibilities

Providence has a regulatory requirement to hold a minimum level of capital adequacy. As of December 31, 2023, our capital adequacy stood at over 1001% of the minimum capital adequacy requirement.

## Regulated in Mauritius

Mauritius has moved up from 20th to 13th out of 190 countries worldwide in the latest edition of the World Bank's Ease of Doing Report, released October 2019. This recognition by the World Bank reaffirms the competitiveness of Mauritius as a jurisdiction conducive to doing business and is testimony to the efforts and commitment of government to modernise the economy through structural reforms.

The Mauritius Financial Services Commission (MFSC) is an efficiently regulated financial services centre, committed to investor protection. It has a progressive regulatory framework in place, modelled on best practice principles, through the internationally accepted norms of supervision, including those of the Basel Committee.

The MFSC regulates the non-bank financial services sector and global business.

## Supervisory Reputation of Mauritius

The Mauritius Financial Services Commission (MFSC) has earned the trust of global investors through its recognition by international bodies including:

- International Organization of Securities Commissions (IOSCO)
- International Association of Insurance Supervisors (IAIS)
- Financial Action Task Force (FATF)

Mauritius is one of the first jurisdictions to be included back into the white list of the Organisation for Economic Co-operation and Development (OECD) in 2009.

Companies that are also regulated by the Mauritius Financial Services Commission (MFSC) include HSBC Bank Ltd, Aon Hewitt Ltd, and Goldman Sachs Investment Ltd.

# General

## Tax

Your tax liability in respect of any benefit payments received from the policy will depend on your personal circumstances and the tax laws of your country of residence and domicile. Advice on your personal tax situation should be obtained from a professional tax adviser.

## Complaints

All complaints should be directed to the Company's address for the attention of the Complaints Coordinator:

Providence Life Limited, PCC,  
Level 4, Mindspace SBI Tower,  
Cybercity,  
Ebene, Mauritius.

For more detailed information please read the full Compass Regular Saving Plan Terms and Conditions document.

## Changes to the Policy Terms and Conditions

The responsibilities of the Providence appointed actuary and the Company include assessing and considering how the policy should provide the policyholder with what they can reasonably expect to get from it. One of the key elements of these responsibilities is defining how the interests of policyholders should be taken into account in any variation to the policy terms and conditions.

Providence may review and potentially revise the policy terms and conditions if, in its opinion after consulting with the appointed actuary, circumstances outside the Company's control have changed in a way which could not be reasonably been predicted at the start of the policy and where, if the policy terms and conditions were not changed, the results would be unfair to policyholders and/or the Company. Such circumstances might include:

- A change in law under which the policy operates;
- A change in the tax treatment of the policy;
- A change in the tax treatment of life companies and their investments.

In consultation with the appointed actuary, the Company reserves the right to amend charge levels, the basis for charging, or the minimum level of charges. It is the policyholder's responsibility to always refer to the Providence website for the latest version of the policy terms and conditions. Any significant changes to the policy terms and conditions will be notified to the policyholders in writing, in advance of their taking effect. The Company will aim to give all policyholders thirty days' notice for any significant changes. The notice will be sent via email to the registered email address that you have provided to the Company.

# Important Information

Providence is the business name of Providence Life Limited, PCC.

The Company does not offer advice. Providence Compass Regular Saving Plan is advised via independent introducers who are the agent of the client. 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.

Investment involves risks. Past performance and examples shown do not indicate future performance or typical performance.

Materials should be issued and read in conjunction with all of the documents made available by Providence such as the Compass Regular Saving Plan Terms and Conditions, Key Features, and the Brochure.

Compass Regular Saving Plan should be viewed as long term commitment, which means information presented and given should be based on maintaining the policy for the minimum duration of the premium payment term.

You should seek advice from an introducer before committing to Compass.

Tax and legislation may change. Individual tax status and liability is the responsibility of the end customer. The information given here does not consider end-customer tax status. Any information is given under Mauritian law as at the date this material is published or distributed.

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



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

Providence is the business name of Providence Life Limited, PCC.

The Company does not offer advice. Providence Compass Regular Saving Plan is advised via independent introducers who are the agent of the client. 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](mailto:admin@providence.life)

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