

# REWARDING LOYALTY



Our regular premium savings policy, Paragon, is designed to help build your clients' wealth over the long term. Paragon rewards that ambition with regular loyalty bonuses.

**Features**

- 1% accumulation unit bonus<sup>1</sup>.
- 7% special accumulation unit bonuses at 5th, 10th, and 15th anniversaries<sup>2</sup>, dependent on premium term.

Premium term	Annual bonus applied from
5 - 7 yrs	2nd policy anniversary
8 - 11 yrs	3rd policy anniversary
12 - 15 yrs	4th policy anniversary
16 - 19 yrs	5th policy anniversary
20 - 23 yrs	6th policy anniversary
24 - 25 yrs	7th policy anniversary

**Client benefits**

- The more their fund value grows, the greater the bonuses.
- Regular rewards for thinking long term.

**Example**

Your client invests \$1,000 per month in Paragon for a term of 15 years.

On the 4th policy anniversary, and every anniversary after that, we add 1% extra accumulation units. In addition, on the 5th, 10th and 15th anniversaries we add a further 7% as shown in the example graph below.

Over the term of the policy, that's a loyalty bonus of \$45,486 - **over 25% of the premiums paid.**

**Annual bonus<sup>1</sup>**

**1%**

**extra accumulation units**

**Special bonus of**

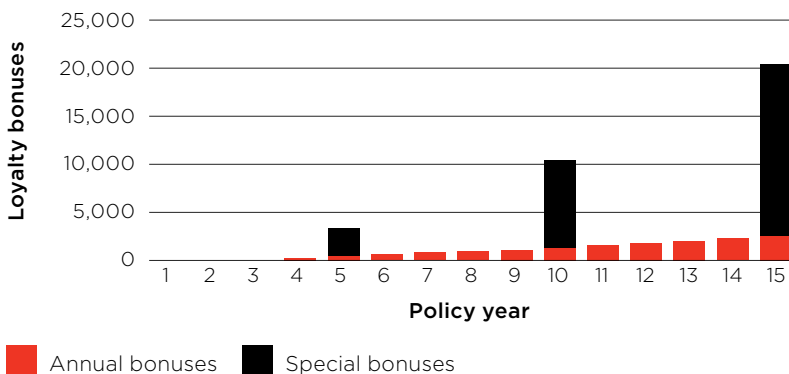
**7%**

**extra accumulation units applied on the 5th, 10th and 15th policy anniversary<sup>2</sup>**

**Total value of loyalty bonuses**

**\$45,486**

**Example graph**



The example graph shown above assumes an annual growth rate of 5.0% and is net of the policy charges and any external fund management charges that apply. The figures shown assume that all premiums are paid on their due date and make no allowance for withdrawals or premium holidays. The figures are for illustration purposes only and are not guaranteed. Your client might get back more or less than this.

<sup>1</sup> The first bonus year is dependent on the premium term as shown in the table (left).

<sup>2</sup> Special bonuses only apply on these anniversaries if the 1% annual bonus is already in force.

**Important notes**

For financial advisers only. Not to be distributed to, nor relied on, by retail clients.

For more information about Paragon, please read the literature suite, available to download from:

[www.rl360adviser.com/paragon](http://www.rl360adviser.com/paragon)