



FINANCIAL SERVICES



REGENCY
financial services

SAVINGS & INVESTMENTS



“The best savings
& investment plan”

- Yahoo Finance





CONTENTS

Welcome to Regency	4
Partners	6
Testimonials	8
United Nations Global Compact	10
Global Reach	11
Strength & Security	12
International Registrations & Regulations	14
Service Satisfaction	16
Reviews	18
Benefits Review	20
Flexible Savings Options	24
Term Options	25
No hidden Fees	25
Policy Wording	26
Interpretations & Definitions	28
Policy Wording Conditions	32
How to Make a Claim	40
Contact	44
Please Read Carefully	46



Welcome to REGENCY

Welcome to Regency Financial Services; a Regency Assurance company, a long-term licensed insurance and financial services company. Regency is a provider of international insurance, savings and investments plans designed for globally mobile individuals throughout more than 120 countries. Our services are designed to help you – our customers – understand the opportunities and risks of living overseas and to provide best value solutions.

Regency Financial Services is part of the international insurance and finance company – Regency Assurance – an organisation that brings together a tradition of financial strength and security with a forward thinking and customer focused approach to the underwriting and management of insurance, pensions and savings programs.

As the preeminent provider of insurance and investment solutions to individuals, companies and governmental organisations around the world, Regency Assurance is recognised for its ability to implement risk managed and results driven solutions.

With licenses to carry out multiple insurance and investment lines of business the company's position within the global financial industry has led the company to be considered by many as the first port of call for integrated financial risk management products and services.

Today, Regency Financial Services products can be found in over 120 countries around the world, with its influence on international financial markets and business practices going beyond those geographical jurisdictions.







PARTNERS

Regency Financial Services brings together its global network of partners and providers to deliver the highest quality products and services. By partnering with the most trusted brands in the international financial services industry, members can be sure that the administration of their Regency savings plan is delivered through market leading practices.



Alliance Group is one of the largest and most respected international insurance and financial services intermediaries supporting over 10,000,000 expatriates across 189 countries. In addition, through the provision of corporate business services, Alliance subsidiaries are trusted by global organisations including over 50% of the largest international law firms, over 25% of the Fortune 500 and by government embassies and foreign offices spanning 4 continents.

Alliance Group companies including Alliance Insurance Services, Atrium HR Consulting, Alliance International Servicing, Alliance Capital Asset Management, NowCompare and others support in both an administrative capacity, as part of an underlying asset and investment within the private equity portfolio and as a manager and guarantor for the fixed interest savings options.



Visa is a multinational financial services company and the world's second largest card payment organisation managing over 100 Billion transactions a year totalling almost 7 trillion dollars.

Today, through an agreement in place to manage the LIVELIFE Direct card, Regency members can access premium payments for transactions with merchants across 200 countries worldwide. Developed by Regency, the LIVELIFE brand and the LIVELIFE Direct card give members total access to a world of lifestyle management solutions.



Abingdon Global Assets bring together both investment management and administrative experience that focus on the overall performance of both the property investments and the private equity investments held through Regency Financial Services' lump sum savings plans.

Through asset use and synthetic share agreements between Regency and Abingdon, the overall performance and valuations of underlying investments held by Abingdon are reflected in members savings valuations and unit allocations.



TESTIMONIALS

Regency Financial Services is proud to support the international community and is recognised for providing among the best insurance and financial services.

“

The gold standard of expat insurance. ”

International HR Adviser

“

Total peace of mind. ”

Expatriate Finder Guide

“

Preferred choice for the international community. ”

Health Insurance & Protection Daily

“

8 Gold Stars – Regency’s solution is simple. ”

Protection Review

“

Rated highly for customer-focused approach. ”

ExpatriateGo

“

The vanguard of international health insurance. ”

International Travel & Health Insurance Journal

“

The only company offering full support when other companies aren't. ”

The Thaiger

“

Provide superior benefits and services. ”

International Business Times

“

Customer-focused philosophy that has resulted in consistently high customer service satisfaction.

Home & Lifestyle Magazine

“

Gives policyholders peace of mind. ”

Yahoo Finance

“

Protected for all relevant eventualities. ”

International Adviser Magazine

“

Simple, straightforward, very efficient. ”

Global Health Insider Article

“

Customer-focused approach offers policy holders peace of mind, and the confidence that comes from dealing with a company that takes its responsibilities seriously. ”

Euro Weekly News Article

“

It has been a pleasure working with Regency with very good customer service and easy enrolling solutions. ”

AG Cambodia



UNITED NATIONS GLOBAL COMPACT

The UN Global Compact is a strategic policy initiative for businesses that are committed to aligning their operations and strategies with ten universally accepted principles in the areas of **human rights, labour, environment and anti-corruption**. By doing so, business, as a primary driver of globalisation, can help ensure that markets, commerce, technology and finance advance in ways that benefit economies and societies everywhere.

As social, political and economic challenges (and opportunities) - whether occurring at home or in other regions affect business more than ever before, many companies recognise the need to collaborate and partner with governments, civil society, labour and the United Nations.

This ever-increasing understanding is reflected in the Global Compact's rapid growth. With over 12,000 corporate participants and other stakeholders from over 145 countries, it is the largest voluntary corporate responsibility initiative in the world.

Endorsed by chief executives, the Global Compact is a practical framework for the development, implementation and disclosure of sustainability policies and practices, offering participants a wide spectrum of workstreams, management tools and resources - all designed to help advance sustainable business models and markets.

As the world's largest corporate citizenship and sustainability initiative, Regency Financial Services is proud to support the United Nations Global Compact and has integrated the principles of the program within the overall visions, values and international operating standards of Regency Financial Services.

GLOBAL REACH

Supporting the international community in over 120 countries around the world

Regency Financial Services has been recognised for its truly global reach and its ability to implement worldwide solutions that have not only provided international consistency for clients but have also ensured that members can receive peace of mind that their savings are in safe hands no matter where they are in the world.



Cross-border solutions

This international experience has been especially beneficial for the expatriate community where global mobility is a key characteristic of their lives and the need for cross-border solutions forms a key driver for their savings and investment decisions.



Trusted protection

With over 10,000 insurance and financial services agents around the world, Regency Financial Services has been able to establish itself as the preferred choice for the international community, with industry professionals trusting Regency to deliver the protection that their clients require.



Global support network

In addition, Regency Financial Services has developed a global support network for clients that means that wherever they are in the world, they will be able to feel confident that their coverage has the infrastructure in place to support their needs.



STRENGTH & SECURITY

As part of Regency Assurance, a regulated insurance and financial services company, clients can be confident that Regency Financial Services products and services are delivered on a foundation of financial strength and security that is supported throughout by a customer focused ethos of trust and fairness.

Compliance towards international insurance and financial services standards is at the very heart of the company which operates under long term insurance licenses issued, maintained and monitored through the FSRC. This not only ensures that the company's practices adhere to highest international standards but that Regency Financial Services is able to meet all liabilities financially whilst sustaining sufficient margins of solvency.



“Safe and secure provider of financial services”

These regulatory standards have been put in place to lower the burden of risk for members and dramatically increase the financial security that they receive when arranging their savings plans.

Regency Financial Services' attitude towards building financial security and confidence has seen the company instigate an auditable practice. This means that Regency Financial Services is able to meet any financial liabilities incurred through the provision of its insurance coverage and has a sustainable financial capacity to meet its operational responsibilities.



INTERNATIONAL REGISTRATIONS & REGULATIONS

Financial Services Regulatory Commission

Regency Assurance, is regulated as a long-term licensed insurance company for the provision of insurance and savings programs.



Financial Conduct Authority

Regency Assurance's payment gateway and payment processing partners hold registrations with the FCA.



Insurance Authority

Regency's primary intermediary partner is regulated by the Insurance Authority for general insurance, long term insurance and investment linked products.



Mandatory Provident Fund Schemes Authority

Regency’s primary intermediary partner is regulated by the MPFA for the provision of pension information and advice.



Financial Services Commission

Regency’s savings platform management and global distribution aggregation partners are registered with the FSC .



Rakez

Regency’s Third Party Administrator “Global Servicing” is licensed and registered within the Broker category for its TPA activities relating to insurance and financial services.





SERVICE SATISFACTION

Regency's high levels of customer service satisfaction are as a direct result of their investment in developing a service model that delivers upon clients' needs and requirements, creating a service structure that is tailored to the ever evolving environment of the international community.

By using the latest technologies, Regency Financial Services has been able to streamline the customer experience and eliminate many of the obstacles that are traditionally part of the delivery of customer-centric products and services by the insurance and financial services sector.

At the heart of Regency Financial Services' services are its people. A team of highly dedicated professionals committed to the overall visions and values of the company and focused on delivering customer service excellence. Training and development well above industry standards ensures a team whose daily objectives are directly linked to the actual received customer experiences.

Regency Financial Services' customer focused philosophy has placed the company in a position to be recognised by many as a provider of excellence. This position is reflected through the levels of customer satisfaction which Regency consistently achieves.



“ Preferred
choice for the
international
community ”



★ REVIEWS

REGENCY FINANCIAL SERVICES

★★★★☆ 4.38 Rating 193 Reviews

85%

of reviewers recommend Regency Financial Services

“

Daniel Wincott

★★★★★

A professional company with an extremely high level of service. Very friendly people doing exceptional work. ”

“

Alex Collyer

★★★★★

I am very happy with the service as it delivered exactly as I was told. ”

“

Greg Metcalf

★★★★★

Really excellent service! ”

“

Emma Derby

★★★★★

I was really impressed with Regency and all the people that work there. ”

“

Douglas Wilson

★★★★★

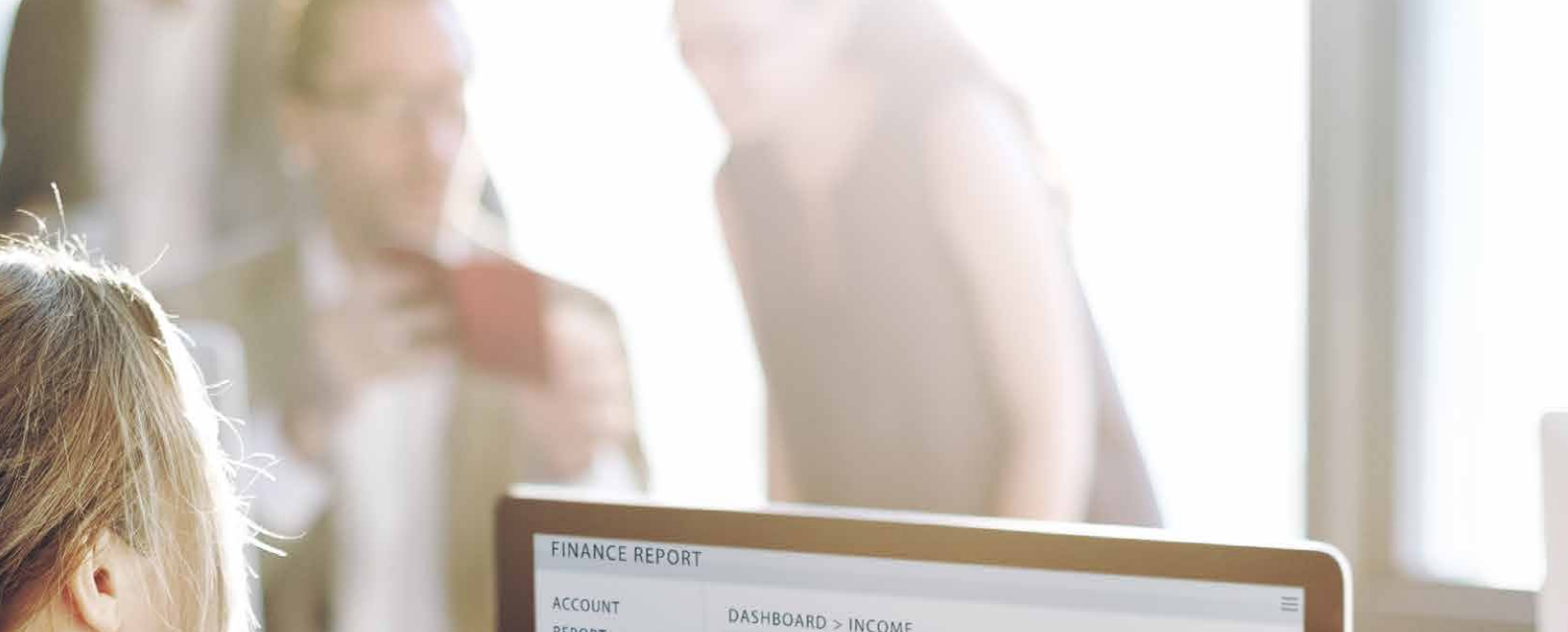
I would recommend Regency insurance to anybody as their service is really good. ”

“

Jesse Lane

★★★★★

Always having a great experience with Regency. ”



REVIEWS YOU CAN TRUST

Reviews.io is a Google Licensed Review Partner, trusted with authentic customer feedback by thousands of clients.



Regency Financial Services has an average score of 4.38 stars out of 5 with 85% of reviewers recommending Regency Financial Services. Read genuine reviews by Regency Financial Services customers collected online by **Reviews.io**

“

Alex Yann



Regency Expat insurance is very good. The claim processing time is very good. ”

“

Audrey Bryce



5 stars, very good in all aspects. ”

“

Alastair Wright



Excellent company, very professional team, always respond. Am very happy with Regency. ”

“

Alvin Schmitt



Ten out of ten, as far as insurance companies go, in my experience these guys are among the best. ”

“

Colin Richardson




Best Service from an Insurance Company. Have had an amazing service from Regency. ”





BENEFITS REVIEW

-  TAX EFFICIENT
-  FLEXIBLE
-  TRANSPARENT
-  ASSET-BACKED
-  TRANSFERABLE

-  PRIVACY PROTECTION
-  GLOBALLY ACCESSIBLE
-  GLOBALLY MOBILE
-  MULTI-CURRENCY



TAX EFFICIENT

Regency Financial Services international savings plans allow expatriates to take full advantage of the offshore investment market and ensure that their savings grow at the greatest rates without the burden of regular taxation.

Through the maintenance of international investment platforms, Regency Financial Services ensures that the best financial efficiency is continually achieved and that any interest growth applied to savings can be compounded without any midterm tax deductions.



FLEXIBLE

Regency members receive the greatest flexibility on how they wish to manage their savings and are provided with the widest range of options to ensure that their savings plan is tailored to suit their needs and the environment that they are living in.

From choosing to accumulate wealth or receive a regular income, having a fixed interest rate or placing within a performance portfolio, to deciding from a range of international currencies, Regency Financial Services affords members true flexibility.



TRANSPARENT

Regency Financial Services is recognised for its open infrastructure and the high levels of transparency members can enjoy whilst their savings are placed with the international savings plan.

This transparency means that Regency's team of dedicated professionals will always be on hand to assist you with any queries you may have in relation to your savings.



ASSET BACKED / GUARANTEED

Investment options held within the Regency Financial Services savings plan aim, where possible, to provide additional layers of security for account holders.

Increased confidence and peace of mind can be found with financial guarantees in place for fixed interest savings options whilst property and private equity investment portfolios have the added protection of being asset backed by their underlying assets.



TRANSFERABLE

As an international long term licensed insurance company, the structure of the plan enables greater financial freedom for account holders to assign the life insurance plan itself to nominated persons and to allocate funds in a flexible manner.

In addition, as savings are held within a life insurance wrapper, account holders are able to designate specific beneficiaries to receive funds in the event of their death in an easy to administer way that supports inheritance planning.



PRIVACY PROTECTION

Through the established structuring of the insurance wrapped product, account holders are able to benefit from increased levels of privacy with the product itself being a life insurance plan and their status recognised as an insured member.

This protection ensures that members can secure their financial position from unwanted external visibility and hold their wealth in a protected environment.



GLOBALLY ACCESSIBLE

Regency Financial Services recognises the global mobility of its members and their requirements to have the financial infrastructure in place to reflect the international status they hold.

In line with these, Regency administers the plan taking into account the need for global accessibility and has built in systems capabilities that allow members to access funds around the world.



GLOBALLY MOBILE

To further reflect the nature of the globally mobile lifestyle of the international community, especially among expatriates, Regency Financial Services open infrastructure, global presence and worldwide network means that no matter where members are in the world, their savings plan can operate without borders.



MULTI-CURRENCY

As an international provider of insurance and financial services solutions, Regency's depth of experience operating across multiple jurisdictions allow members to choose from a range of currency options to hold their savings in.

With access to United States Dollars, Euros, Great British Pounds and more, members can lower the financial risk of currency fluctuations by denominating their account in an appropriate currency.



FLEXIBLE PLAN OPTIONS

Providing investment plans tailored to your financial goals, Regency's range of international options provides members with the control of their financial future.

ACCUMULATE PLAN

Savings can grow in value with compounded fixed interest over the term of your investment. The total amount will include both the initial deposit and interest paid at maturity. Accumulate means that you get a higher interest rate on fixed interest savings and ultimately an increased value on savings through the application of compounded interest.

INVESTMENT OPTIONS: Fixed Interest | Property | Private Equity

ACCESS PLAN

Access provides you with a monthly income payment whilst keeping your savings value intact. Access means that the value of your savings will remain level and work for you to provide a monthly income with the value of your initial deposit being repaid at maturity.

INVESTMENT OPTIONS: Fixed Interest

TERM OPTIONS

Your Regency Financial Services savings and investment plan offers a range of fixed term options to choose from, with the maturity of the plan being realised at the end of the selected term.

THESE TERM OPTIONS INCLUDE: 5 Years | 10 Years | 15 Years | 20 Years

An aerial view of a city skyline at sunset, with a semi-transparent white text box overlaid on the left side. The sky is a mix of orange, pink, and blue, and the city buildings are silhouetted against the light. The text box contains the following text:

NO HIDDEN FEES

Regency Financial Services' extensive and dominant international network has created a win-win solution for Investors.

Regency has negotiated some of the lowest fees and charges available on the market with the combined overall cost to them being well below normal deductions made by international savings providers. Regency has negotiated the elimination of administration charges with the appointed financial managers and replaced these with performance fees which only apply if your investment value increases.

In addition, this simplified fee structure enables members to clearly see how their savings will be affected and provide complete transparency.

This transparency allows savers to more accurately plan their future and supports them in reaching their financial goals quicker and with greater efficiency.

As a Professional Investor you will be aware that all investments involve varying degrees of risk, and there can be no guarantee as to the future performance of any specific product. There can be no guarantees that products made reference to directly or indirectly in this brochure or any associated sales or marketing documentation, will be profitable, achieve illustrative performance levels, or be suitable for your portfolio. Due to various factors, including changing market conditions, the content of this brochure or any sales or marketing materials may no longer be reflective of current market or performance status.

Plan and term options, as well as the entire product infrastructure, are subject to terms and conditions. Please read and fully understand the terms, conditions and warranties of the policy wording.



POLICY WORDING

This policy document is only valid when issued in conjunction with a Regency Financial Services Savings Certificate and provided the agreed funds have been deposited.

The purpose of this plan is to provide members with an investment vehicle for their savings and to provide additional limited cover in the form of a life insurance death benefit for a death of the Policy Holder that may occur during the period of cover.

The cover is subject to certain limits which are set out within the policy terms and conditions. The cover provided is subject to certain terms, definitions and conditions as outlined within this document.

These products are to be accessed by professional investors only. Regency will not be liable for any failure on the part of the Policy Holder to thoroughly read, review and understand the terms and conditions of this policy document and any supporting documentation forming part of the contract with Regency. Investment products carry inherent risk, and Regency will not be liable for any loss of income, value or earnings.

Please take the time to read and fully understand the content of this document including the policy wording terms, conditions and definitions and details of how to make a claim; if there is any element of these that you don't understand or that require clarification, please contact Regency Financial Services directly.



 DEFINITIONS

 CONDITIONS

 HOW TO MAKE A CLAIM

 CONTACT REGENCY
FINANCIAL SERVICES

COOLING OFF PERIOD

Please read and fully understand the terms and conditions of this policy. If for any reason you feel that this cover or this policy is not suitable for you, you can cancel your policy and receive a full refund of any premiums paid. You must contact Regency Financial Services within 14 days of the purchase of this policy and not have made a claim in order to receive a refund.

Investments placed in performance portfolios and the income from them may go down as well as up and you may get back less than the amount you invested. Past performance is not a guide to future performance.

All investments carry risks and investors may lose principal value. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Regency Assurance / Regency Financial Services are not responsible for the investment purchases and do not accept any liability for the performances of any investment.



INTERPRETATION & DEFINITIONS



INTERPRETATION

In these Terms and Conditions:

- a)** Any reference to
 - i. words in the singular shall include words in the plural and vice versa
 - ii. the masculine gender shall include the feminine and the neuter and vice versa
 - iii. a statute or regulation shall be construed as a reference to such statute or regulation as amended re-enacted or replaced from time to time.

- b)** Any statements that refer to “us”, “we”, “our” or “Regency Financial Services” mean Regency Assurance Limited.

- c)** Any statements that refer to “you” or “your” mean the person or persons with whom we have agreed the Plan or, where applicable, your successors or permitted assigns.

- d)** The headings of these “Terms and Conditions” are for ease of reference only and do not affect the interpretation of the document.

The Application Form as completed by you and the Life/Lives Assured, Terms and Conditions, Plan Certificate, any notifications of changes and all endorsements issued by Regency Assurance Limited to the Terms and Conditions or Plan Certificate and any relevant statements in relation to your Plan made by you and/or the Life/Lives Assured upon which we rely form the basis of the contract made between you and Regency Assurance Limited.

Information in these Terms and Conditions is correct as at January 2022. If any conflict arises between any other document and these Terms and Conditions, these Terms and Conditions take precedence.

We have capitalised certain words for ease of interpretation for the reader. Where no capitalisation occurs whether by purpose or failure, this does not affect their definition and no adverse interpretation shall be permissible or relied upon in relation to any dispute pursued by you.

DEFINITIONS

The following expressions have the following meanings:

Appointed Financial Manager: The suitably qualified financial manager appointed by Regency Assurance Limited to oversee the instructions of the Investor.

Assignment: The transfer of your rights under your Plan to a third party.

Beneficiary: The individual, company or trust that is nominated by you to receive the Death Benefit and ownership of your Plan in the event of your death.

Business Day: Any day (excluding Saturdays, Sundays and Public Holidays) on which the clearing banks in the relevant banking jurisdiction open for normal banking business.

Cooling Off Period: The period during which you may decide not to go ahead with your Plan.

Death Benefit: The benefit payable under your Plan in accordance with the Terms and Conditions following our receipt of proper notice of the Relevant Death.

Financial Advisor: An individual with whom you seek advice in relation to your financial affairs.

Investment Amount: Any amount we receive from you, at any time, for investment in your Plan.

Investment Value: This is the total market value, as calculated by us, of the savings plan.

Life Assured or Lives Assured: The person or persons insured by the Plan and on whose death the Death Benefit may become payable.

Plan: The single premium whole of life assurance contract made between you and Regency Assurance Limited upon and subject to the Terms and Conditions of:

- The Application Form as completed by you and the Life/Lives Assured.
- These Terms and Conditions, which contain all the standard Plan terms.
- The Plan Certificate first issued at the Plan Commencement Date.
- Any relevant statements in relation to your Plan, made by you and/or the Life/Lives Assured, upon which we rely.
- Notifications of changes and all endorsements issued by Regency Assurance Limited to the Terms and Conditions or Plan Certificate.

Plan Anniversary: Any anniversary of the Plan Commencement Date.

Plan Commencement Date: The date, shown on the Plan Certificate, upon which your plan starts.



POLICY WORDING DEFINITIONS

Plan Maturity Date: The date, shown on the Plan Certificate, upon which your plan expires.

Plan Currency: The currency denomination of your Plan as chosen by you in the Application Form and shown on the Plan Certificate.

Policy Holder: The person or persons named within the Plan. Where applicable, references to the Policy Holder include its successors in title and permitted assigns (as the case may be).

Plan Certificate: The certificate, issued at the Plan Commencement Date, or the latest revised version thereof, which sets out the specific details of your Plan.

Relevant Death: The death of the Policy Holder.

Terms and Conditions: These terms and conditions for the time being in force and as from time to time amended in accordance with their terms.

Unit: Units are the segregated and specific proportion of the total asset portfolio managed by the Appointed Financial Manager.

Welcome Pack: The Plan Certificate, Terms and Conditions, welcome letter and contact details which are sent to you on commencement of your Plan.







POLICY WORDING CONDITIONS

Investment Amounts

The initial Investment Amount is contributed at outset. We retain the right to alter the minimum Investment Amounts stated in this document at any time.

Cooling Off Period

All rights, obligations, definitions and interpretation of this agreement shall crystallise following the passing of the cooling off period. In the event of any dispute, misunderstanding, failure to interpret or understand any definition, term, instruction or duty on your part, Regency shall retain all rights and ability to determine the interpretation and implementation of this contract. As a professional investor you are not acting in any moment as a consumer and it is your duty to understand, make any dispute, and / or request any clarification prior to the end of the cooling off period.

Currencies

Your Plan can be denominated in either: US Dollar, GB Pound, Euro, Hong Kong Dollar or Thai Baht.

Investment Amounts can be contributed in the Plan Currency only. The Plan Currency selected at outset cannot be changed during the life of your Plan. If an Investment Amount is contributed in a currency that

is different to the Plan Currency, we will request permission from you to convert the Investment Amount at the prevailing commercial rate of exchange.

We will make any payments to you in the Plan Currency. We can however convert the payment to a different currency on request (for example, where we are requested to pay out the Death Benefit in a different currency). Such transactions will be made at a commercial rate of exchange, subject to any legislation relating to exchange control or any other restriction.

Investment Amount Minimums

The minimum initial Investment Amount is USD 10,000.00 or equivalent amount in the selected currency denomination.

Payment Methods

Investment Amounts can be paid by electronic transfer, bank transfer or cheque. The costs of payment must be met by you.

Allocation to your Plan

Following confirmation from our bank of payment receipt and acceptance of your application by Regency Assurance Limited, 100% of any Investment Amount will be credited to your Plan on the next available Business Day.

Regency shall retain complete legal ownership of any and all Units which form the monetary capital underpinning your Plan. Regency shall have all rights of ownership conferred upon them in relation to such Units including specifically the ability to purchase, sell, trade or offload such Units. Rights are exercised at all times by Regency as custodians of any and all Units. The Investor shall at all times remain the ultimate beneficial owner of any Units held by Regency.

Financial Advisor

This product is for professional investors only. It is your responsibility to ensure you have the requisite knowledge and understanding to take out this plan, or have a suitably qualified financial advisor to advise on any details of your product which you may not understand. Regency Financial Services will act entirely upon your instructions as detailed within your application form, and do not provide any financial advice, expertise or guarantee in respect of your plan.

DEATH BENEFIT

Amount Payable

If the Relevant Death occurs before your Plan has been fully surrendered we will pay the Death Benefit, which is normal life cover of 1% of the Investment Amount.

You are not normally charged for this benefit. However, Regency Assurance Limited reserve the right to conduct underwriting procedures, both prior to the

Plan Commencement Date and on receipt of any Investment Amount, and to charge for or decline this benefit. Where we make a decision to either decline or charge for the Death Benefit, we will advise you accordingly.

Beneficiaries

You may nominate one or more Beneficiaries to receive the Death Benefit, or subsequently change such nomination, using the "Nomination/Change of Beneficiary" form at any time during the life of your Plan.

If you do nominate a Beneficiary, the Death Benefit shall be payable to such Beneficiary (and if more than one to each of them equally) notwithstanding that you may have assigned the benefit of your Plan. Please note that following any Assignment of your Plan the assignee will have the right to change the nominated Beneficiary.

If you do not nominate a Beneficiary, the Death Benefit shall be payable to you (and if more than one to each of you equally). If you have assigned the benefit of your Plan the Death Benefit shall be payable to the assignee. If you die or cease to exist prior to or at the time of the Relevant Death then the Death Benefit shall be payable to your successors.

If you nominate a Beneficiary, but such person dies or ceases to exist prior to the date of the Relevant Death then the right to receive the Death Benefit shall revert to you as though no Beneficiary had ever been appointed.



POLICY WORDING CONDITIONS

If no Beneficiary is alive to receive the Death Benefit, it is your and/or your Financial Advisor's responsibility or that of your successors to ensure Regency Assurance Limited is provided with the appropriate proof of title. Any nomination or subsequent change of Beneficiary will take effect from the date you signed the form, however we will not be liable for any payments made or actions taken between this date and the date the beneficiary form is actually received by us.

Where there are two or more Policy Holders and one of the Policy Holders dies or ceases to exist, the Death Benefits and Plan shall automatically accrue and transfer to the surviving Policy Holders, unless otherwise agreed by us.

Death Benefit Payment

In the event of the Relevant Death during the term, the person entitled to the Death Benefit may claim that benefit by notice in writing to us enclosing the original Plan Certificate together with any revised versions, any endorsements and the original or a certified true copy of the death certificate regarding the Relevant Death and evidence of age (unless it has already been provided).

We may, at our absolute discretion, require additional documents to be provided before acting upon any claim for Death Benefit. If the Death Benefit is payable to your successors they will need to provide proof of title to the proceeds of your estate.

In order to verify the claim, Regency Assurance Limited may also require the provision of additional information or evidence and/or make further enquiries of our own. The cost of verifying the claim will be the responsibility of the claimant.

The Death Benefit will only be subsequently paid when the required documentation in support of a valid claim has been received and verified by Regency Assurance Limited. No payment will be issued until the identification of all Death Benefit recipients has been verified to our satisfaction.

This benefit is only available for death occurring during the term of the plan and no coverage is provided for claims where the date of death is prior to the Plan Commencement Date or where the date of death is on or after the Plan Maturity Date.

If the Policy Holder dies during the term of the plan, the plan will automatically be transferred to the legal estate or designated Beneficiary of the Policy Holder along with the existing terms and conditions of the Plan.

Any costs incurred by Regency including but not limited to administrative or legal costs so far as it relates to the administration of any Death Benefit, assignments, or any transfer to beneficiaries or assignees shall be deducted from the Investment Value or the Investment Amount, whichever is the greater. This may include any costs incurred relating to any disputes raised, instigated or pursued by assignees or beneficiaries following a Relevant Death.

Regular Income Withdrawals

You may take a regular income from your Plan if this option is chosen and shown on your plan certificate.

Payments are made in the currency in which the Plan is denominated and can be paid by electronic transfer. All payments are sent to you net of any transfer charge (you must meet the cost of payment).

The minimum amount of each regular income payment, irrespective of frequency, is USD 200.00 or equivalent amount in the selected currency denomination. Regular income payments are made monthly.

The amount of regular income payment can be expressed as either a fixed sum or percentage of the investment value.

Currency Exchange Rates

Any foreign exchange transactions or conversions will be completed using the commercial rate of exchange prevailing on the relevant processing date.

The commercial rate of exchange is the foreign exchange rate that Regency Assurance Limited will offer you and may include a margin of up to 2% fee depending on the currency pair in question.

Trusts

Your Plan may be held upon trust but Regency Assurance Limited accepts no responsibility for the legality or sufficiency of any trust arrangement, and has no responsibility in relation to the creation, monitoring or execution of any such trust.

Assignments

You may assign the benefit of your Plan or individual Policies to another person at any time.

Notice of any Assignment of your Plan or of a Policy must be given in writing to one of our business addresses together with either the original or a certified copy of the written instrument of Assignment before any Assignment can be noted. It is not normal practice for Regency Assurance Limited to acknowledge an Assignment unless there are mitigating circumstances, for example, where a commercial arrangement such as a mortgage can be evidenced. Regency reserves the right to reject any request made by the Policy Holder for the Assignment of the policy.

Once an Assignment has been noted in Regency Assurance Limited's records, the assignee becomes entitled to your rights under your Plan or the relevant Policies.

On Assignment of your Plan, all future Plan transactions (e.g. switches, full or partial surrenders) will only be processed by Regency Assurance Limited if written instructions have been received from the assignee. Instructions received from another party (e.g. the original Policy Holder) will be referred to the assignee before any action is taken by Regency Assurance Limited.

It is a requirement of your Plan that the investment content of each Policy within the Plan is identical.



Therefore, on Assignment of one or more Policies the assignee will be assumed to have investment control over all the Policies within your Plan unless stated otherwise in the written instrument of Assignment (or otherwise advised to us in writing). On re-Assignment of your Plan or a Policy (or all Policies), the benefit of your Plan or that Policy will revert to the assignor.

Regency Assurance Limited accepts no responsibility for either the legality or sufficiency of any Assignment, and has no responsibility in relation to the creation, monitoring or execution of any such assignment.

Cancellation Rights

If you are not satisfied with your Plan, for whatever reason, you can decide not to go ahead with your Plan during the Cooling Off Period, which ends 14 days after the Plan Commencement Date.

Your cancellation rights apply only in respect of the commencement of your Plan and there is no right of cancellation in respect of additional Investment Amounts received after commencement of your Plan.

If your Plan is cancelled within the Cooling Off Period you will receive a full return of any Investment Amounts paid. We will have the right to apply a “market value adjustment” (MVA) to the refund of Investment Amounts. Any such MVA must be calculated solely with reference to the loss we might make in realising the value of any assets acquired through investment of the Investment Amounts paid under the Plan.

Applicable Law

Your Plan is governed by and construed in accordance with the laws of Nevis. In the event of any dispute arising out of your Plan, the same will be resolved according to the laws of Nevis, having sole jurisdiction over this agreement. In the event of a dispute, the English language versions of any marketing literature carry the same weighting as each other and take precedence over versions in any other language.

The invalidity or unenforceability of any term or of any right arising in relation to your Plan shall not adversely affect the validity or enforceability of the remaining terms and rights.

Data Protection

Regency Assurance only collects personal data that it believes is relevant in connection with your Regency Assurance Plan. Failure to supply personal data requested may result in Regency Assurance being unable to provide or continue to provide client management services and/or related services or products which Regency Assurance may from time to time offer or provide, or to comply with applicable laws or guidelines issued by applicable regulatory authorities.

Personal data, however obtained, will be held, recorded and processed by Regency Assurance Limited on computer and/or manual systems in respect of any insurance dealings with Regency Assurance both now and in the future for administrative, identification, customer care, service and marketing purposes only. It may be necessary to maintain your personal data for a significant period of time. However, when your personal data is no longer needed, it will be securely destroyed.





For the purposes of administering your Regency Assurance Plan and our business relationship with you, Regency Assurance shares your personal data with its employees, auditors, contractors and consultants and other parties, including its parent and affiliated companies who require such information for those purposes.

These include third parties that provide services to us or on our behalf and third parties that collaborate with Regency Assurance in the provision of services to you.

If you wish to update, access or correct your personal data collected by Regency Assurance, or otherwise have questions about Regency Assurance's data protection policies and procedures, you may make such request at any time, with your name and contact number to our Chief Compliance Officer.

Changes to the Terms and Conditions

Our Appointed Financial Managers' responsibilities include advising us on how your Plan should provide you with what you might reasonably expect to get from it.

We may review the Terms and Conditions set out herein if, in the opinion of the Appointed Financial Managers, circumstances outside our control have changed in any way which could not have been reasonably predicted at the start of your Plan and where, if we were not to revise these Terms and Conditions, the results would be unfair to you or to Regency Assurance Limited. Such circumstances would include, but not limited to:

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

You may be subject to currency restrictions or face conversion implications upon the maturity of your Policy depending on your location, nationality, or elected currency. Regency Assurance bears no responsibility for any currency implications, loss, reduction in value or transaction withholding on account of your location.

You may be subject to certain tax restrictions or legislation within your country of residence which may affect the benefits from your Policy. Tax rules are subject to change and the extent of your tax and financial liability will depend on your country of residence and personal circumstances. Regency Assurance provides no advice and makes no comment in respect of your tax or financial position. It is essential that you consult a financial or tax advisor for professional guidance in respect of any areas which may be unclear to you. Regency Assurance does not encourage or condone tax evasion and our products and services may not be used for evading your tax liabilities.

In consultation with our Appointed Financial Manager, we reserve the right to amend charge levels, the basis for charging, and the minimum level of charges or to introduce a charge, at any time. Any changes to the Terms and Conditions will be notified to you in writing in advance of their taking effect.

Where possible, Regency Assurance Limited will give you one month's advance notice of changes taking effect.

Correspondence

We will send all correspondence to the most recent address given to us by you and you should inform us immediately in writing of any change in address. If you do not, correspondence to your most recent address held on our records shall be deemed to be validly served.

You should also inform us immediately in writing of any change in name together with supporting evidence (such as a marriage certificate).

Any letters, notices, or enquiries from you should be made in writing and directed to our Customer Services Team, at the relevant Regional Office. Notices intended for us will only become valid upon our receipt at either of these locations. All Policy Holders' signatures are required before any request will be carried out.

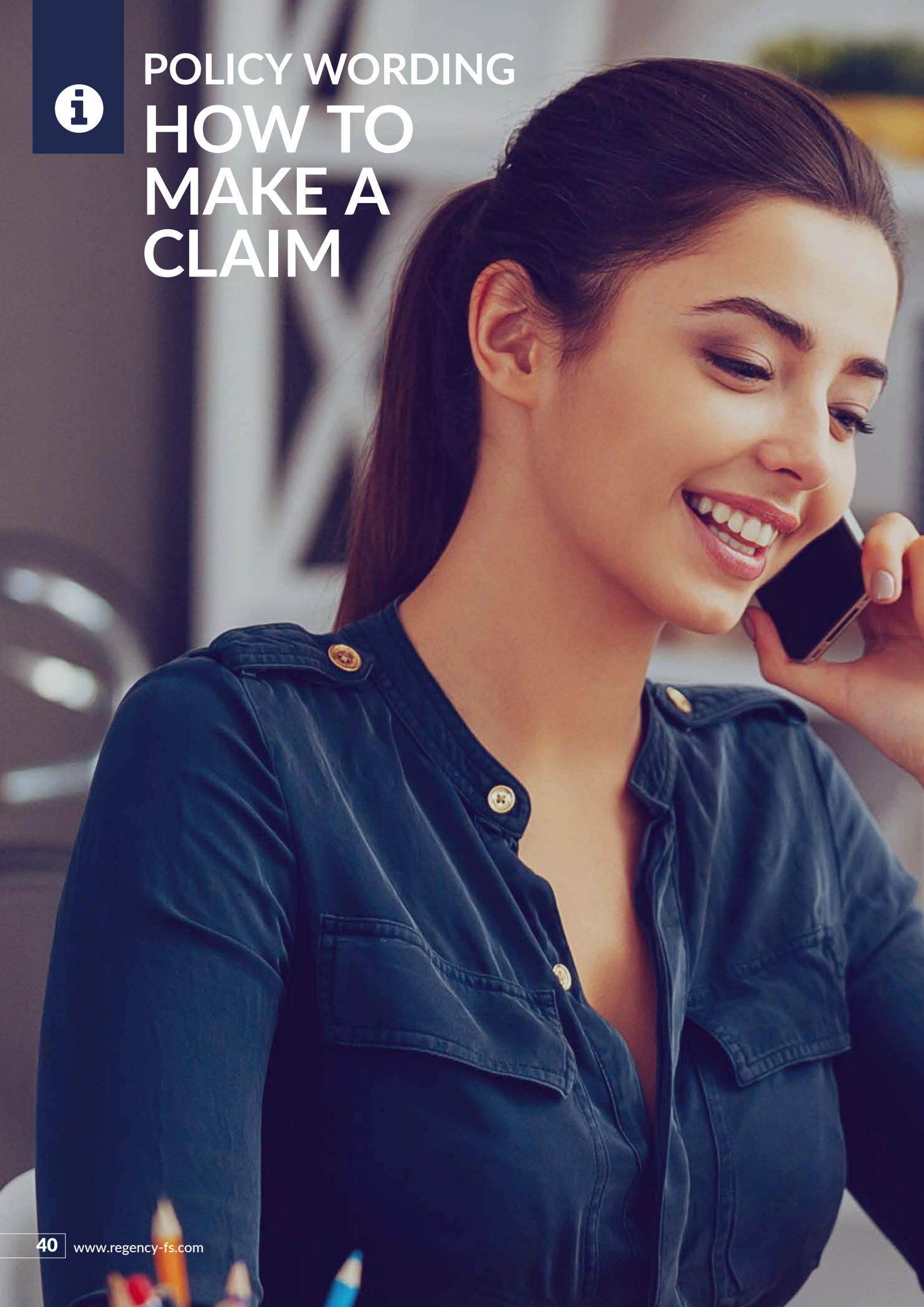
Liability

Regency Assurance and any partners will use reasonable care in the performance of their duties as outlined in the terms of this Plan. Regency Assurance and any partners shall not be liable for any loss, damage, incurred costs, expenses or any other financial detriment incurred by the Policy Holder.





POLICY WORDING HOW TO MAKE A CLAIM



Regency Financial Services has appointed an independent claims adjudication company to process any claims fairly and efficiently.

The claims team can ensure that any enquiries you make during your period in relation to your Plan receive a sensible and customer focused service experience.

Please follow the procedure below for the completion of any claims.



Death Benefit Claims



Maturity Claims



Complaints



Death Benefit Claims

In the event of the death of the Policy Holder, Regency Financial Services should be contacted by either the beneficiary, their appointed representative or the legal executor of the estate.

A claim form will need to be completed and submitted to **claims@regency-ga.com** along with a death certificate.

Regency Financial Services may require additional information and documents to verify the identity and legal entitlement of any beneficiaries.



Maturity Claims

Regency Financial Services will contact Policy Holders six weeks prior to the maturity of their savings plan to organise the payment of their funds to an appropriate bank account.

Policy Holders may contact Regency Global Assistance at any time regarding maturity or plan values. Queries should be directed to the Regency Global Assistance team by emailing: **claims@regency-ga.com**

Any maturity payments will be made strictly in accordance with the ability of the Appointed Financial Manager to discharge, sell, liquidate or otherwise retrieve the Investment Values from the Policy Holders chosen investment. Regency will not be held liable for the performance of any chosen investment and not held liable for any delay, performance or losses incurred.



Complaints

Our goal at Regency Financial Services is to provide you with the highest levels of service and to ensure that your experience with Regency is second to none.

If in the unlikely event that you are not entirely satisfied with the service you have received, please contact us directly by writing to:

Attention: Managing Director info@regency-fs.com

We will investigate any query or complaint and respond to all correspondence within 10 working days.



CONTACT

AFRICA



SOUTH AFRICA

General: +27 87 5502 426
Claims: +27 87 5518 359
Email: info@regency-fs.com

AMERICAS



BRAZIL

General: +55 21 3500 8882
Claims: +55 21 3500 2751
Email: info@regency-fs.com



UNITED STATES

General: +1 347 875 3156
Claims: +1 646 448 0331
Email: info@regency-fs.com

ASIA



CHINA

General: +852 5819 0028
Claims: +852 5819 4888
Email: info@regency-fs.com



HONG KONG

General: +852 5819 0028
Claims: +852 5819 4888
Email: info@regency-fs.com



ASIA



INDONESIA

General: +62 21 515 7680
Claims: +62 21 515 7681
Email: info@regency-fs.com

THAILAND

General: +66 2 105 4284
Claims: +66 2 105 4285
Email: info@regency-fs.com

EUROPE



SPAIN

General: +34 91 1984 206
Claims: +34 91 1231 189
Email: info@regency-fs.com

UNITED KINGDOM

General: +44 20 3129 1544
Claims: +44 20 3129 5004
Email: info@regency-fs.com

MIDDLE EAST



DUBAI

General: +971 4 319 7682
Claims: +971 4 319 7682
Email: info@regency-fs.com



PLEASE READ CAREFULLY



This document is directed only at and contains information about products and services for Professional Investors as defined by the “Securities and Futures Ordinance” and “Securities and Futures Professional Investment Rules”. The contents of this document are unsuitable for any party who does not qualify as a Professional Investor and does not constitute investment advice.

This document is not a public advertisement. We do not undertake to conduct business with retail clients. You are advised to exercise caution in relation to the contents of this document. If you are in any doubt about the contents of this document, you should obtain independent professional advice.

No assurance or undertaking can be given as to the accuracy or completeness of the information contained in this document. To the full extent permitted by law no representation or warranty (express or implied) is given; and no responsibility or liability (including in negligence) is accepted, as to the truth, accuracy or completeness of any statement, opinion, forecast, information or other matter (whether express or implied) contained in this document or as to any other matter concerning them.

To the full extent permitted by law, no responsibility or liability (including in negligence) is accepted by the Company for or in connection with any act or omission, directly

or indirectly in reliance upon; and or any cost, expense, loss or other liability, directly or indirectly, arising from, or in connection with, any omission from or defects in, or any failure to correct any information in this document or any other communication (oral or written) about or concerning them.

The delivery of this document does not under any circumstances imply that the affairs or prospects of the company or any information has been fully or correctly stated in this document or have not changed since the date at which the information is expressed to be applicable. Except as required by law, no responsibility or liability (including in negligence) is assumed by the parties for updating any such information or to inform the recipient of any new information of which the company may become aware.

The provision of this document is not and should not be considered as a recommendation in relation to an investment or that an investment is a suitable investment for the recipient.

In all circumstances, and without prejudice to any of the foregoing, as a professional investor you acknowledge that Regency can not be held liable in respect of any losses, delay, reduction in value, performance or dispute. Regency has no responsibility to ascertain, investigate or confirm the validity of any qualification, experience or suitability of any partner, financial advisor, third party or investment.





REGENCY
financial services

www.regency-fs.com