

Many offshore life companies produce figures to demonstrate how competitive their products are. However, there are a few things worth considering when examining the figures:

Initial fund charges

Funds available through some regular savings products apply an initial fund charge at outset and then again on switching funds.

Mirror funds

Investments made into mirror funds may incur additional charges by the life company, in addition to the underlying fund managers' charges.

Credit card payments

Many offshore life companies can charge up to an additional 1% fee for clients opting to pay their premiums by credit card.

Unfortunately, these additional charges are often excluded when other offshore life companies produce similar information about the growth required to cover their policy charges. They should not be ignored.

Paragon plays it straight

Paragon is designed to be a competitively priced regular savings product. There are no initial fund charges, no mirror funds and no additional credit card fees.

The following table provides examples of the investment growth per annum required to ensure that Paragon policy charges are covered over the premium term.

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 full Paragon literature suite, available to download from www.rl360adviser.com/paragon.

Direct access to over

270 funds

No mirror funds

Initial fund charges

0%

At all times

Additional credit card fees

0%

Term	Required investment growth*		
	\$250 per month	\$500 per month	\$1,000 per month
10 Years	4.29%	2.90%	2.24%
15 Years	2.09%	1.15%	0.70%
20 Years	2.01%	1.30%	0.96%
25 Years	1.77%	1.19%	0.91%

* The growth rates are exclusive of any external fund management charges and assume that all premiums are paid and that no withdrawals or premium holidays are taken.



POLICY CHARGES

PARAGON PLAYS IT STRAIGHT