

# Interest Accumulator ARGUS GUARANTEED ACCOUNT

## Investment Objective

The objective of this account is complete security of principal. The account earns a set rate of return whilst allowing no downward movements in the value of the capital invested (ignoring any potential effects of inflation). In this respect, it is very similar to a bank deposit.

## Risk and Return Profile

This Account targets a stable return profile with no price fluctuations. The declared interest rate is guaranteed by the Argus Group. To support this guarantee, the underlying investments within the portfolio include short-term, high grade bonds and local mortgages.

Argus declares the rates each month and they are based on the underlying investments. These rates are guaranteed for either one or five years depending on which account period is chosen by the pension member.\* Interest is credited daily.

## Suitable Investor Profile

This Account is suitable for investors who are:

- Facing imminent retirement
- Extremely risk averse and uncomfortable with investments that fluctuate in value

\*Note: The 1 Year account is also the default option for those members who have not made an investment election.

## 5 Year

### GROSS PERFORMANCE

(before administration fees)

	December 2024
Current 5 Year Declared Rate	3.20%
1 Year Average Declared Rate	3.24%
3 Year Average Declared Rate	2.78%
5 Year Average Declared Rate	2.02%

### ACCOUNT FACTS

Date Established	1980
Assets Under Management (AUM)	\$88.5m

## 1 Year

### GROSS PERFORMANCE

(before administration fees)

	December 2024
Current 1 Year Declared Rate	3.05%
1 Year Average Declared Rate	3.37%

### ACCOUNT FACTS

Date Established	2014
Assets Under Management (AUM)	\$150.2m

For Information Contact

**Bermuda Life Insurance  
Company Limited**  
P.O. Box HM 1064  
Hamilton, HM EX Bermuda

Contact: Argus Customer Service Centre  
Email: [insurance@argus.bm](mailto:insurance@argus.bm)  
Tel: +1 441 295 2021  
Fax: +1 441 292 6763

### Risks and Other Considerations

Past performance is not an indication of future results. The material contained in this document is for information purposes only. It is not intended as an offer or solicitation for purchase or sale of any security or financial instrument, nor is it advice or a recommendation to enter into any transaction. The information contained herein should not be construed as financial or investment advice on any subject matter. Bermuda Life Insurance Company Limited and its related entities do not warrant the accuracy of the information provided herein, either expressed or implied, for any particular purpose.

# An Argus Select Fund for every investor profile

In addition to the Argus Guaranteed Account, we offer a range of managed options to meet the investment objectives of our clients. The investment manager for the Argus Select Funds is Argus Wealth Management Limited.



## CONSERVATIVE Fund (Class V)

### Fund Objective

Preservation of capital with significant exposure to fixed income. There will be some exposure to equities to reduce overall portfolio risk and to provide a modest growth of capital.



## MODERATE Fund (Class W)

### Fund Objective

Moderate growth of capital with lower volatility. Primary exposure will be to fixed income, with a meaningful exposure to equities to support growth of capital.



## BALANCED Fund (Class X)

### Fund Objective

Growth of capital with a primary exposure to equities, while reducing risk and volatility through fixed income and real estate exposure.



## GROWTH Fund (Class Y)

### Fund Objective

Growth of capital over complete market cycles with significant exposure to equities and some modification of risk through fixed income and real estate exposure.



## AGGRESSIVE Fund (Class Z)

### Fund Objective

Growth of capital over complete market cycles with full exposure to equity markets and risk based assets.



Argus Investment Strategies Funds Ltd. ("AISFL") is licensed as a standard fund under the Investment Funds Act 2006 and regulated by the Bermuda Monetary Authority ("BMA").

Argus Wealth Management Limited ("Argus Wealth") is a Bermudian financial services company that provides a range of investment solutions to high net worth individuals, endowments, trusts, pension plans, and corporations. Argus Wealth is a wholly owned subsidiary of The Argus Group, is registered under the Investment Business Act 2003 (Bermuda), and licensed to conduct Investment Business by the Bermuda Monetary Authority.

#### Risks and Other Considerations

Past performance is not an indication of future results.

The material contained in this document is for information purposes only. It is not intended as an offer or solicitation for purchase or sale of any security or financial instrument, nor is it advice or a recommendation to enter into any transaction. The information contained herein should not be construed as financial or investment advice on any subject matter. Argus Wealth Management Limited and its related entities do not warrant the accuracy of the information provided herein, either expressed or implied, for any particular purpose. An investment in the Fund will be subject to certain risk factors, please refer to the Prospectus and related documentation for further information. MUFG Fund Services Limited did not prepare the attached document, and does not warrant or assume any liability or responsibility for the accuracy or completeness of the information contained therein.

The Argus Building  
14 Wesley Street  
Hamilton HM11, Bermuda

Tel: +1 (441) 295 9000  
Fax: +1 (441) 295 9001  
invest@argus.bm  
arguswealth.bm