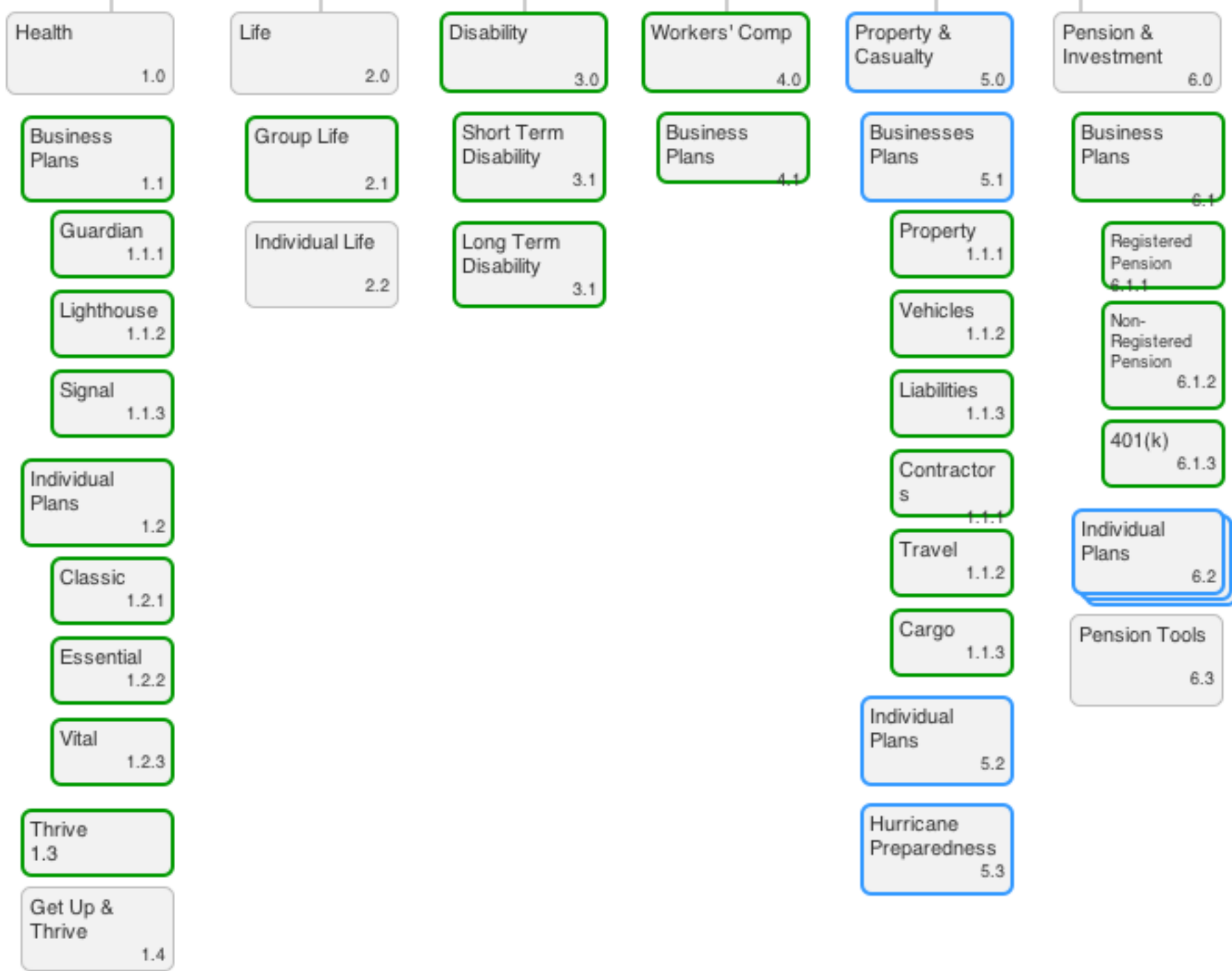
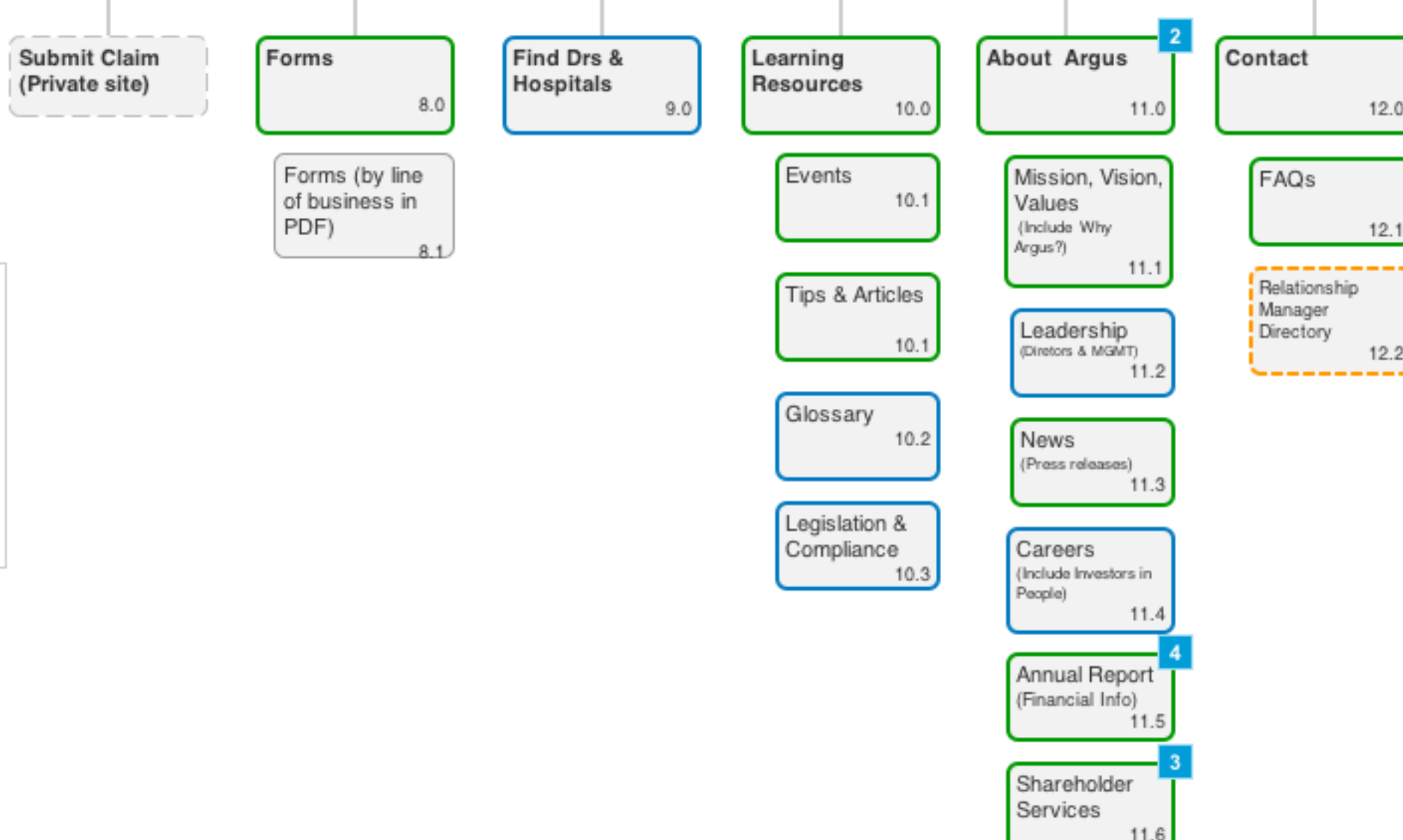


Home (Argus.bm) 0.0 **1**

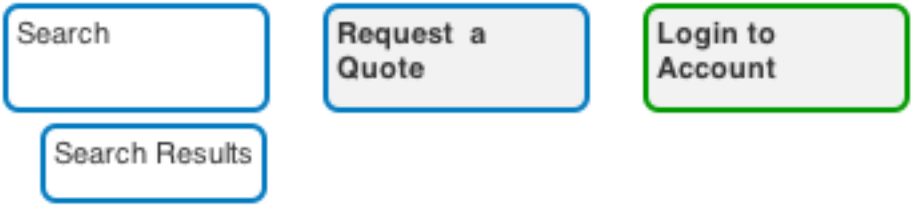
Primary Navigation



Utility Navigation



Global Functionality



The Local Leader in Well-Being

Argus offers the plans and resources you need to stay well and live worry free.

The Local Leader in Well-Being

Vestibulum suscipit commodo diam, nec fermentum nisi gravida elementum.

Your Trusted Guide to Peace of Mind

Vestibulum suscipit commodo diam, nec fermentum nisi gravida elementum.

Another Promotional Headline

Vestibulum suscipit commodo diam, nec fermentum nisi gravida elementum.

In Our Community

Argus Donates to Bermuda School of Music

The Argus Group announced its support of the Bermuda School of Music's Every Kid Can... [READ MORE](#)

[VIEW ALL](#)

Learning Resources

To connect you to information and events to improve your life

[ALL](#) [TIPS & ARTICLES](#) [EVENTS](#)



Protecting Waterfront Property in Hurricane Season

Checklist to insure your property in the event of a hurricane. Donec non sem lorem. Integer arcu odio, ultricies eu orci quis, tinc.

[READ MORE >](#)



How Much Money Do I Need for Retirement, Anyways?

Advice and tools to help you plan for retirement. Donec non sem lorem. Integer arcu odio, ultricies eu orci quis, tinc.

[READ MORE >](#)



How Healthy is the Average Bermudian Diet?

Learn about the nutrition facts for popular Bermudian foods. Donec non sem lorem. Integer arcu odio, ultricies eu orci quis, tinc.

[READ MORE >](#)



Argus Donates to Bermuda School of Music

The Argus Group announced its support of the Bermuda School of Music's Every Kid Can programme that is designed to teach violin.

[READ MORE >](#)

Sign up to receive news from Argus

Connect with us:



Get Up & Thrive

Earn rewards for taking steps toward improving your health

[GET STARTED](#)

Why Argus?

Argus offers value added features across the spectrum of coverage

[HEALTH](#) [LIFE](#) [DISABILITY](#) [WORKERS COMP](#) [PROPERTY & CASUALTY](#) [PENSION & INVESTMENT](#)

Free Second Opinion

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci



No Deductibles

We use our buying power to keep premiums low and eliminate deductibles. Donec non sem lorem. Integer arcu odio, ultricies eu orci. nteger arcu odio, ultricies eu orci



Overseas Coverage

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci



Free Wellness Resources

Donec non sem lorem. Integer arcu odio, ultricies eu orci. nteger arcu odio, ultricies eu orci



[VIEW HEALTH PLANS](#)



Wellness Programs

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci

[GET STARTED >](#)



Hurricane Preparedness

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci

[MORE INFORMATION >](#)



Argus International

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci

[LEARN MORE >](#)



AFL Investments

Sit amet consequat metus convallis sed. Donec non sem lorem. Integer arcu odio, ultricies eu orci

[LEARN MORE >](#)



Health Plans For Individuals

Simple. Accessible. Affordable. Suitable for anyone who is not eligible for group benefits.

[CONTACT US](#)


Our Plans

Donec scelerisque augue eu lacinia consequat. Suspendisse efficitur ut ante ac pretium. Suspendisse potenti. Nulla ligula quam, dapibus et orci sed, aliquet consectetur nibh. Nulla facilisi. Integer diam. Donec scelerisque augue eu lacinia consequat. Suspendisse efficitur ut ante ac pretium. Suspendisse potenti. Nulla ligula quam, dapibus et orci sed, aliquet consectetur nibh. Nulla facilisi. Integer diam

Let us guide you! Answer a few questions and we'll [recommend](#) a policy or [contact us](#).

[GET RECOMMENDATIONS](#)

[CONTACT US](#)



Classic Health


Coverage: BEST Premium: \$\$\$\$

Description of plan and who its good for....Aliquam erat volutpat. Praesent semper tortor non arcu ultrices, Aliquam erat volutpat. Praesent semper tortor non a

Highlighted Features

- Aliquam erat volutpat
- Praesent semper tortor non
- Tortor non arcu ultrices sliquam

[MORE DETAILS](#) 1



Essential Health


Coverage: BETTER Premium: \$\$\$\$

Description of plan and who its good for....Aliquam erat volutpat. Praesent semper tortor non arcu ultrices, Aliquam erat volutpat. Praesent semper tortor non a

Highlighted Features

- Aliquam erat volutpat
- Praesent semper tortor non
- Tortor non arcu ultrices sliquam

[MORE DETAILS](#) 4



Vital Standard

Coverage: Good Premium: \$\$\$\$

Description of plan and who its good for....Aliquam erat volutpat. Praesent semper tortor non arcu ultrices, Aliquam erat volutpat. Praesent semper tortor non a

Highlighted Features

- Aliquam erat volutpat
- Praesent semper tortor non
- Tortor non arcu ultrices sliquam

[MORE DETAILS](#) 5

teleNurse Hotline

Use the teleNurse Hotline to speak with a Registered Nurse 24/7

[LEARN MORE](#) 3

Added Benefits Included in All Our Plans



Help Your Employees Get Up & Thrive

Join a community that is earning rewards for taking steps toward improving their health.

[LEARN MORE >](#)



Top Doctors & Hospitals Here and Overseas

Argus covers all primary care providers in Bermuda and nearly all specialists. Traveling overseas?

[SEARCH PROVIDERS >](#)



Peace of Mind with Free Second Opinion

Make sure you're informed before you make big decisions. Argus pays for free second opinions.

[LEARN MORE >](#)



Free Health Resources to Keep Your Staff Well

Access to tips, articles, and events to engage your employees in health and wellness.

[LEARN MORE >](#)



Classic Health

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Non igitur de improbo, sed de callido improbo quaerimus, qualis Q. Nam Pyrrho, Aristo, Erillus iam diu abiecti. Vitiosum est enim in dividendo partem in genere numerare.

Coverage: Best
 Premium: \$\$\$\$

Search for coverage details:

[Share](#) | [Print](#)

[CONTACT US](#)

Benefits Effective June 1, 2015

- Classic Individual Health Plan
- Supplementary In-Hospital** >
- Preventive and Diagnostic >
- Home Office Medical >
- Major Medical >
- Prescription Drug >
- Vision Care >
- Dental >
- Health Insurance Benefits Act >

Supplementary In-Hospital -SH		Argus Pays
Quamquam te quidem ?		100% percent of fee
Lorem ipsum dolor sit amet, consectetur		100% percent of fee
Lorem ipsum dolor sit amet, consectetur adipiscing		100% percent of fee
Tubulum fuisse, qua illum, cuius		100% percent of fee
Tubulum fuisse, qua illum, cuius		50% percent of fee

Preventive and Diagnostic -PD		Argus Pays
Quamquam te quidem video minime esse deterritum		\$300 per policy year payable at 100%
Quamquam te quidem video minime esse deter ?		\$2,000 per lifetime payable at 100%, subject to a 12-month waiting period

Home Office Medical - HO		Argus Pays
Quod autem satis est, eo quicquid accessit, nimium est; Istam voluptatem, inquit, Epicurus ignorat? Quae similitudo in genere		80% for brand name drugs 100% for generic drugs

Major Medical -MM		Argus Pays
Quamquam te quidem ?		100% percent of fee
Lorem ipsum dolor sit amet, consectetur adipiscing		100% percent of fee
Lorem ipsum dolor sit amet, consectetur adipiscing		100% percent of fee
Tubulum fuisse, qua illum, cuius		100% percent of fee
Tubulum fuisse, qua illum, cuius		50% percent of fee

Prescription Drug - RX		Argus Pays
Quod autem satis est, eo quicquid accessit, nimium est; Istam voluptatem, inquit, Epicurus ignorat? Quae similitudo in genere		80% for brand name drugs 100% for generic drugs

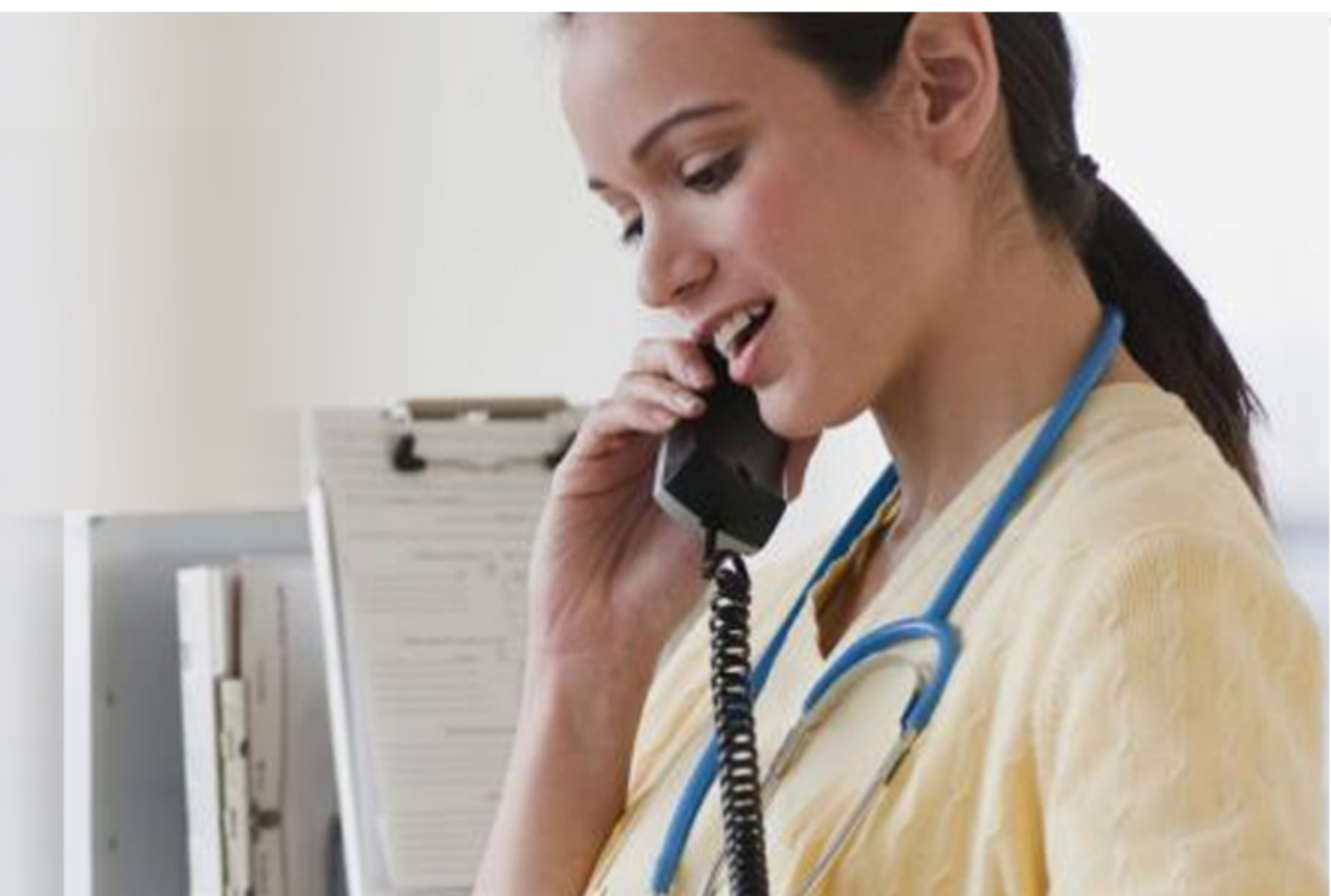
Vision Care - VC		Argus Pays
Quod autem satis est, eo quicquid accessit, nimium est; Istam voluptatem, inquit, Epicurus ignorat? Quae similitudo in genere		80% for brand name drugs 100% for generic drugs

Dental - DE		Argus Pays
Quod autem satis est, eo quicquid accessit, nimium est; Istam voluptatem, inquit, Epicurus ignorat? Quae similitudo in genere		80% for brand name drugs 100% for generic drugs

Health Insurance Acts Benefits - HI			Argus Pays
Lorem ipsum dolor sit amet, consectetur	Office Visit		100% of Fees
Proclivi currit oratio. Nec enim, dum metuit, iustus est, et certe	Home Visit		100% of Fees
Hercule	Consultation		100% of Fees
Proclivi currit oratio. Nec enim, dum metuit, iustus est, et certe	Office Visit		100% of Fees
Lorem ipsum dolor sit amet	Bermuda Fee Schedule		
Proclivi currit oratio. Nec enim, dum	Bermuda		100% of Fees
Lorem ipsum dolor sit amet, consectetur	Individual Office Visit		100% of Fees
Lorem ipsum dolor sit amet, consectetur	Individual Office Visit		100% of Fees

teleNurse Hotline

Answers to all your medical questions anytime, any day of the week



Call teleNurse

1-855-257-8908

Answers to all Your Medical Questions

With teleNurse you have free access to medical information anytime or day of the week. When you have a medical or health-related question, use the teleNurse hotline and a Registered Nurse will recommend an appropriate level of care. When someone in your family is sick, it is good to know that you can get help, right in your own home.

Key Features and Benefits



Free to All Argus Customers

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Verum tamen cum de rebus grandioribus dicas



Expert Guidance from Registered Nurses

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Available 24 Hours a Day

Seven days a Week
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Verum tamen cum de rebus grandioribus dicas








Save Time and Money Get Answers at Home

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Verum tamen cum de rebus grandioribus dicas

FAQs About the teleNurse Service

Quick answers to common questions! If you do not find the answer to your question here, contact one of our customer service representatives.

- What is teleNurse? 
- What is the teleNurse phone number? 
- When should I call the hotline? 
- Why has this service been introduced to Bermuda? 
- Who can use teleNurse? 

What You Should Also Know

Our teleNurse is a free telephone service provided by FONEMED and sponsored by Argus Health. A call to teleNurse does not replace 911 – that is always the first number you should call in emergency situations. For further information please contact the Customer Service Centre at 298-0888.

“Argus” and “Argus Group” means Argus Group Holding and subsidiaries, including Bermuda Life Insurance Company Limited operating as “Argus Health.” Thrive is intended to complement rather than substitute for proper medical advice or treatment.

*Johns Hopkins Medicine International (JHI) provides consultation and advice on the Case Management Nurse Advocate program.


Pension & Investments For Individuals

Argus is the pension specialist. We know that when it comes to investment options, value and flexibility are just as important as performance.

[CONTACT US](#)

A Difference You Can Really Trust


Argus provides its members with access to a broad range of pension and investment solutions. Our unique product offering, the Argus Select Funds, comprise a comprehensive selection of actively managed funds that are designed to meet the investment objectives and investment styles of all our members. We offer both Capital Preservation and Traditionally constructed funds.



Argus Wealth Builder

Flexible Investment Options – you can either select one of the Argus Select Funds that will be professionally managed based on your risk tolerance or you can select funds from our world class self-directed roster if you are an experienced investor.


[MORE DETAILS](#)



AFL Investments

AFL Investments is a financial services company based in Bermuda with global connections. We provide a range of investment solutions to private investors, businesses, endowments and trusts.

[MORE DETAILS](#)



Individual Retirements

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Quodsi ipsam honestatem undique perfectam atque absolutam. Qui autem de summo bono dissentit de tota philosophiae ratione dissentit. Quid enim de amicitia statueris utilitatis causa expetenda vides.

[MORE DETAILS](#)

Interested in learning more? Our experienced representatives look forward to talking to you.

[CONTACT US](#)

Why Choose Argus Pensions and Investments Plans

Some descriptive text will go here consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo.

Flexible Investments

you can either select one of the Argus Select Funds that will be professionally managed or you can select funds from our self-directed roster


[LEARN MORE >](#)



Individual Retirement

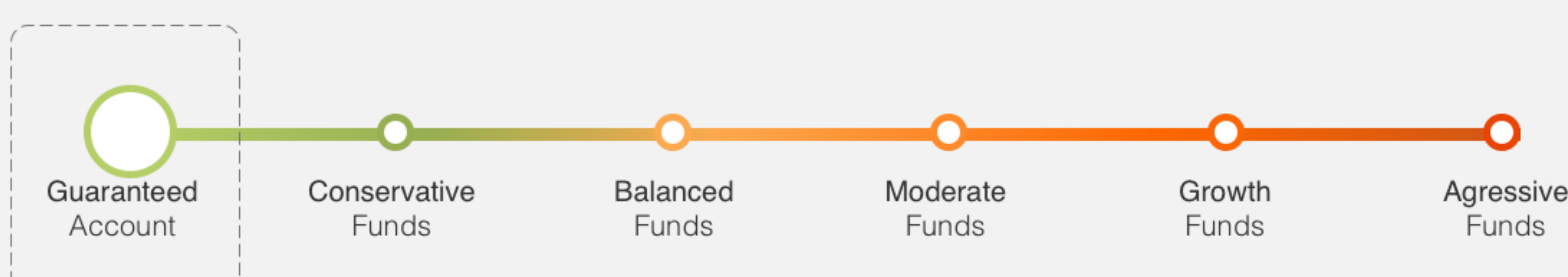
A versatile retirement savings plan that provides attractive investment options designed to achieve your retirement income goals and flexible pension payment options at retirement.

[LEARN MORE >](#)



Argus is Trusted at All Stages of Investment

Which Fund is Right for You at this Stage?
Hover Over the Scale to See



Guaranteed Account

These plans are our lowest risk plans which offer guaranteed returns. These are best if you have a short investment horizon and little tolerance for losing money. The objective of this Account is security of capital.

Low Risk Low Return

Interested in learning more? Our experienced representatives look forward to talking to you.

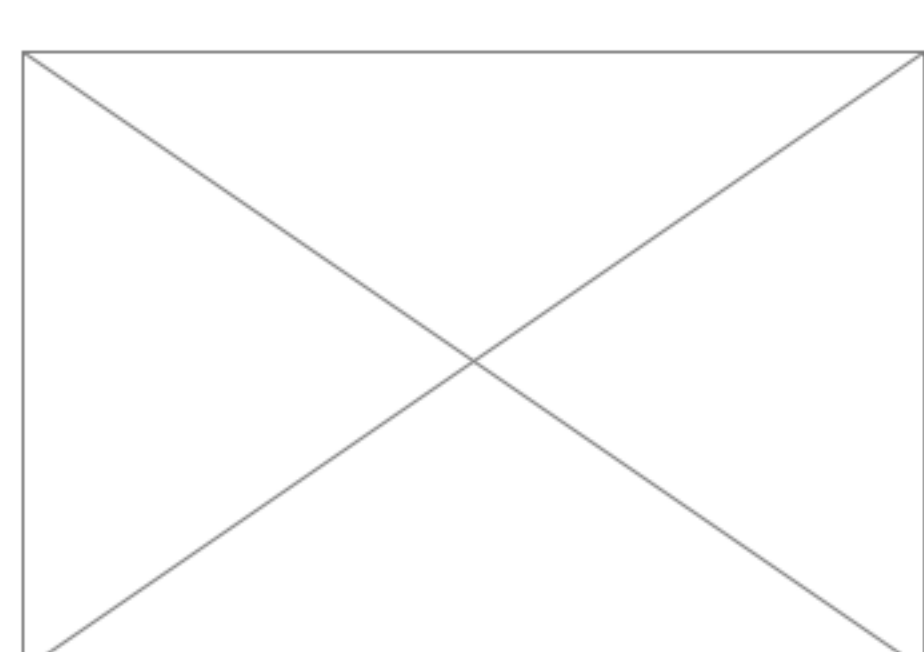
[CONTACT US](#)

AFL Investments Limited

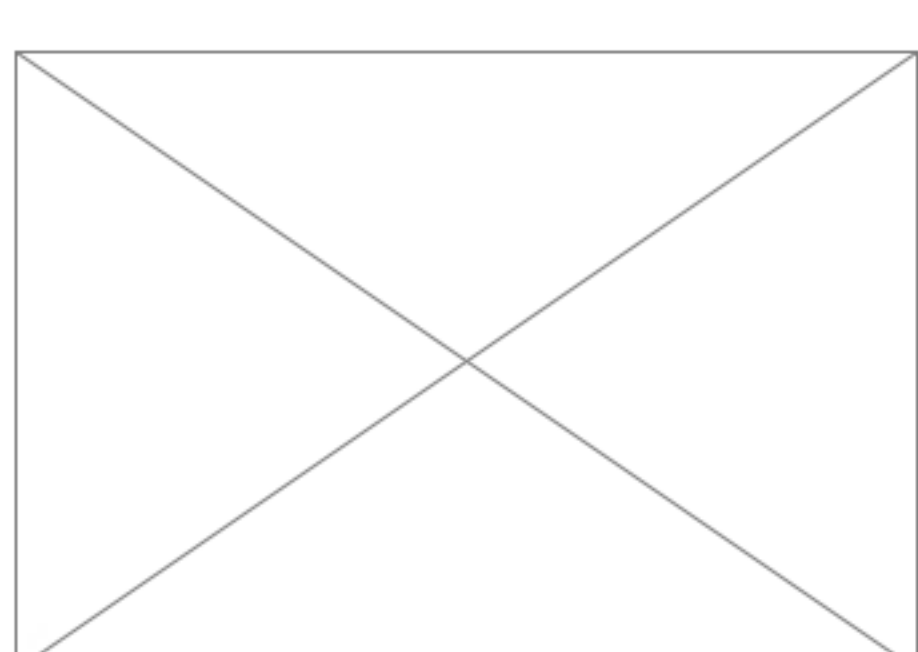
AFL brings world class investment expertise to Argus and the Bermuda market

AFL Investments is a financial services company based in Bermuda with global connections. We provide a range of investment solutions to private investors, businesses, endowments and trusts. AFL Online offers a secure, confidential, convenient way for AFL clients to access their account and communicate with the AFL team. AFL Investments has services tailored to meet various client needs. One of the advantages in investing with AFL is that you get the experience of Cidel, our strategic partner, and their team of investors who manage over \$4 Billion in client assets. From the Bermuda team, you will receive exceptional customer service and personal attention.

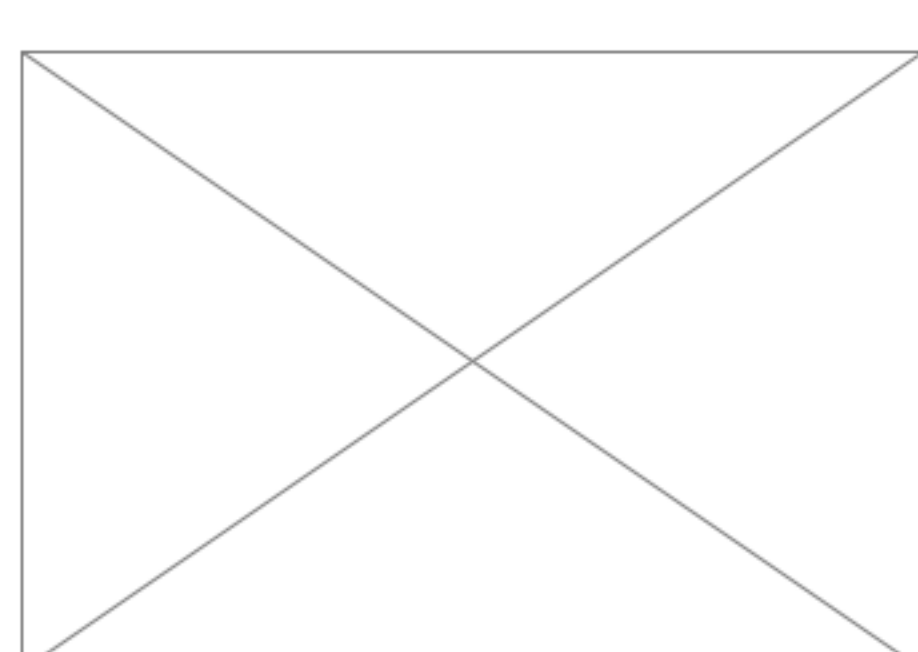
AFL Products



AFL Services



AFL Performance



Clients may log on 24 hours a day, seven days a week to send & receive mail, view balances, transaction history or statements, access AFL documentation, or read the latest investment commentary. We encourage you to contact us directly to learn more about our highly personal and professional approach to enhancing your financial well-being.

Interested in learning more? Our experienced representatives look forward to talking to you.

[CONTACT US](#)



ARGUS SELECT Moderate Capital Preservation Fund

The objectives of the Fund are the moderate growth of capital and commitment to capital protection. The Fund aims to provide growth in excess of a mid-term fixed income portfolio with minimal volatility.

Investment Philosophy

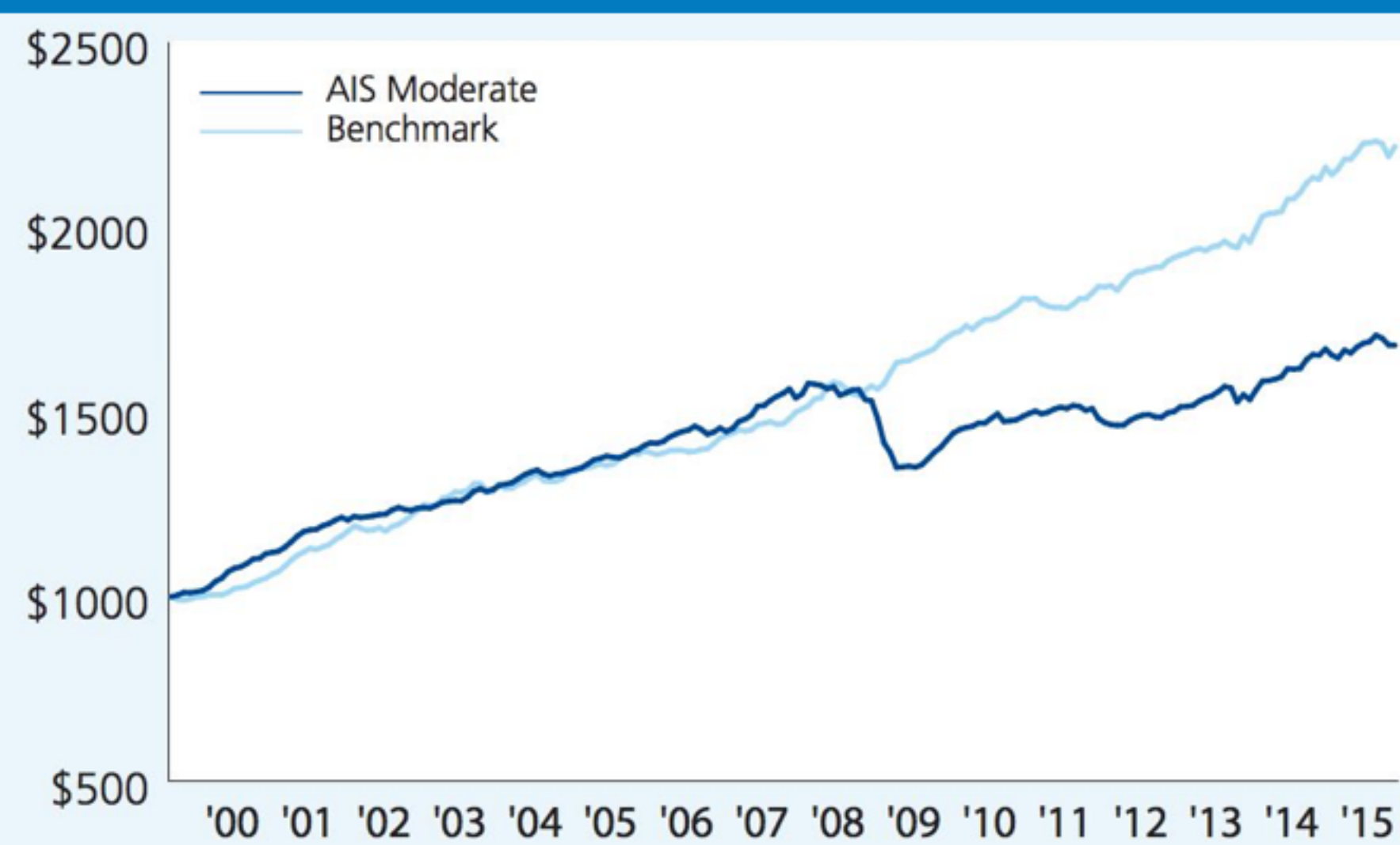
Our primary focus is capital preservation. As investment managers, we focus on understanding the way in which a portfolio and its various components will behave in difficult market environments. By thoroughly understanding these characteristics, our portfolios have been able to consistently outperform the market over full market cycles.

- Minimize risk through diversification
- Maintain long-term relationships with managers
- Vigilant oversight of all investments
- Top-Down strategy research
- Bottom-Up manager research

Statistical Analysis

Annualized 1-Year Return	1.62%
Annualized 1-Year Return	3.91%
Annualized 1-Year Return	2.59%
Annualized Return (Since Inception - June 1999)	3.26%
Standard Deviation	2.92%
Maximum Loss (Month)	-4.44%
Maximum Gain (Month)	1.88%
Maximum Drawdown	-14.45%
Sharpe Ratio	.77
Assets Under Management	\$72,094,722

Growth vs. Benchmark (for every \$1000)

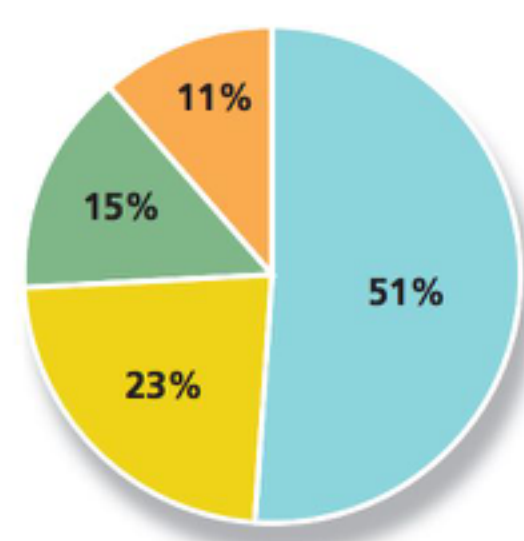


Benchmark: MSCI World Net - 25% & Citi WorldBIG Index in USD Hedged - 75%

MONTHLY PERFORMANCE (%) Net of Fees*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	Benchmark
2015	0.98	0.60	0.25	1.03	-0.48	-1.05	-0.07	--	--	--	--	--	1.26	1.56
2014	0.39	1.38	-0.06	0.11	1.50	0.83	-0.11	1.01	-0.99	-0.49	1.31	-0.46	4.46	7.16
2013	0.55	0.36	0.75	0.86	-0.23	-2.45	1.31	-0.87	1.73	1.51	0.09	0.25	3.85	4.95
2012	0.86	0.59	0.36	0.12	-0.41	-0.11	0.84	0.23	0.85	0.05	0.19	0.80	4.47	4.97
2011	0.59	0.32	-0.22	0.53	-0.18	-0.71	0.36	-1.81	-0.74	-0.41	-0.09	0.03	-2.32	3.58
2010	0.59	0.01	0.86	0.84	-1.37	0.11	0.19	0.59	0.54	0.44	-0.49	0.28	2.60	3.59
2009	0.15	0.13	-0.19	0.48	1.21	1.29	0.96	1.40	1.31	0.64	0.37	0.23	8.26	5.54
2008	-0.56	0.32	-1.46	0.42	0.51	0.05	-1.72	-0.22	-3.14	-4.44	-1.83	-2.93	-14.13	6.21
2007	0.74	1.62	0.10	0.91	0.69	0.53	0.80	-1.60	0.70	1.88	-0.16	-0.22	6.14	6.19
2006	0.54	0.47	0.26	0.71	-0.57	-0.91	0.40	0.74	-0.63	0.56	1.32	0.42	3.36	3.79
2005	0.30	0.43	-0.19	-0.13	0.48	0.79	0.31	0.83	0.50	-0.10	0.36	0.87	4.53	3.08

ASSET ALLOCATION



FIXED INCOME 51 %

PIMCO Global Real Return Bond Fund	20%
Russell Global Bond Fund - Hedged	17%
Russell US Bond Fund	10%
PIMCO Global Emerging Markets Bond Fund	3%
BlackRock Institutional US Dollar Liquidity Fund	1.5%
Cash	.2%

ALTERNATIVE 23 %

PIMCO Global Real Return Bond Fund	20%
Russell Global Bond Fund - Hedged	17%
Russell US Bond Fund	10%
PIMCO Global Emerging Markets Bond Fund	3%
BlackRock Institutional US Dollar Liquidity Fund	1.5%
Cash	.2%

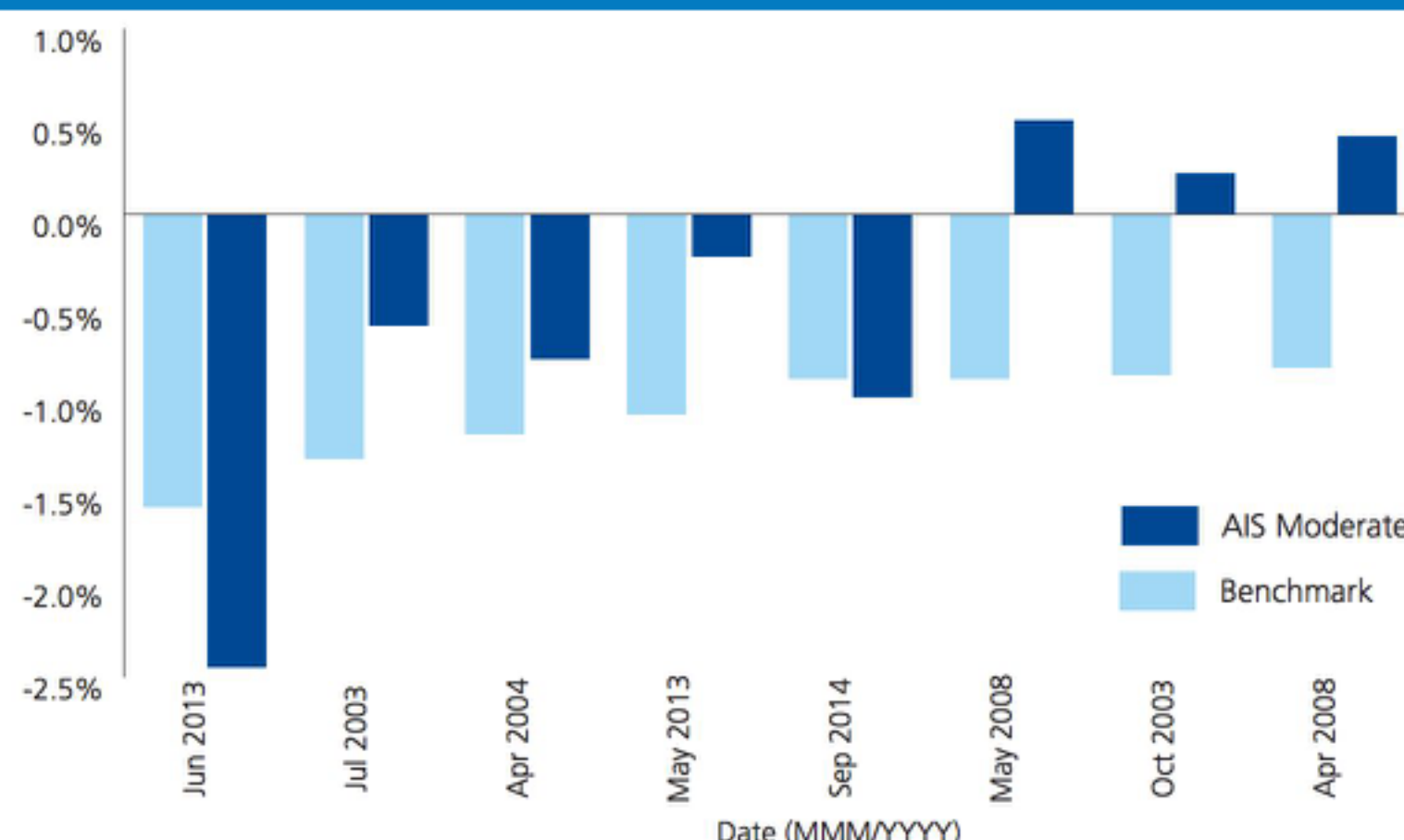
EQUITY 14 %

PIMCO Global Real Return Bond Fund	20%
Russell Global Bond Fund - Hedged	17%
Russell US Bond Fund	10%
PIMCO Global Emerging Markets Bond Fund	3%
BlackRock Institutional US Dollar Liquidity Fund	1.5%
Cash	.2%

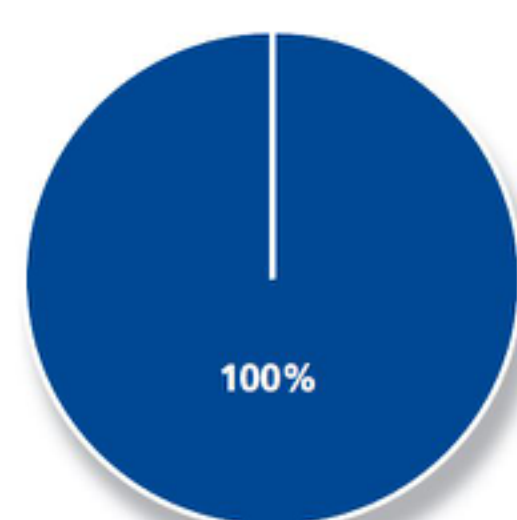
LONG/SHORT EQUITY 11 %

PIMCO Global Real Return Bond Fund	20%
Russell Global Bond Fund - Hedged	17%
Russell US Bond Fund	10%
PIMCO Global Emerging Markets Bond Fund	3%
BlackRock Institutional US Dollar Liquidity Fund	1.5%
Cash	.2%

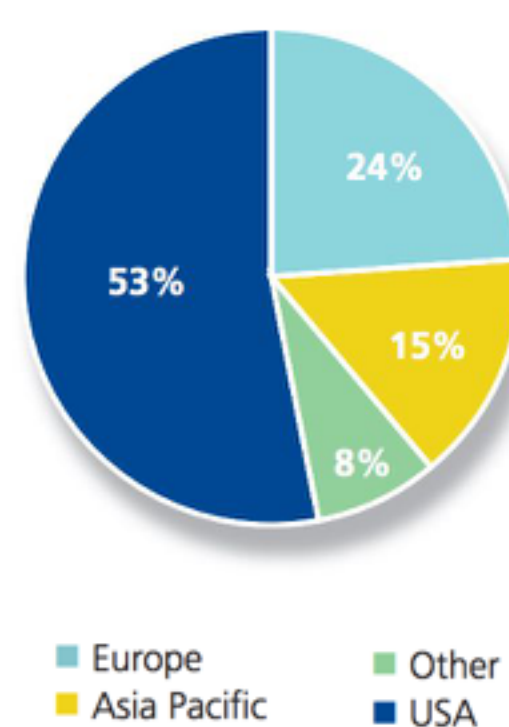
AIS MODERATE VS. BENCHMARK



CURRENCY ALLOCATION



EQUITY & LONG/SHORT EQUITY PORTFOLIO GEOGRAPHIC ALLOCATION



Pension & Investment For Employers

Argus is the pension specialist. We know that when it comes to investment options, value and flexibility are just as important as performance.

[CONTACT US](#)

\$800m

Assets Under Management

12,300

Plan Members

20%

Bermudians retire with us

Our Plans

We offer the broadest range of investment options and styles available locally, and we have something for everyone of your employees. Each of our plans has four investment options: [Capital Preservation](#), [Traditional Funds](#), [Guaranteed Funds](#), and a [Self-Directed](#) approach.

Do you want to know which one is right for you? Our experienced representatives look forward to talking to you.

[CONTACT US](#)



Registered Pensions

Our registered fund adheres to the most recent pension requirements stipulated by Bermudian legislation. This plan insure your employees have rich investment options while you stay in compliance.

[MORE DETAILS](#)



Non-Registered Pensions

Our non-registered plan offers the flexibility to ensure your non-Bermudians employees will be able to secure their future. They do not stipulate matching contributions, however, they have increased portability and withdrawal options.

[MORE DETAILS](#)



401 (k)

Our 401k Plan is designed for American employees who may already have 401(k) and are interested in continuing to contribute. This plan offers access to the same great funds as our pensions.

[MORE DETAILS](#)

Why Choose Argus Pensions and Investments Plans

Some descriptive text will go here consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo.

Expert Advice & Service

Argus offers in-house expertise to help guide your employees to financial security.

[LEARN MORE >](#)



Stability and Security

Donec lobortis metus sed efficitur lacinia. Mauris a condimentum massa, sit amet pretium urna. Suspendisse dapibus.

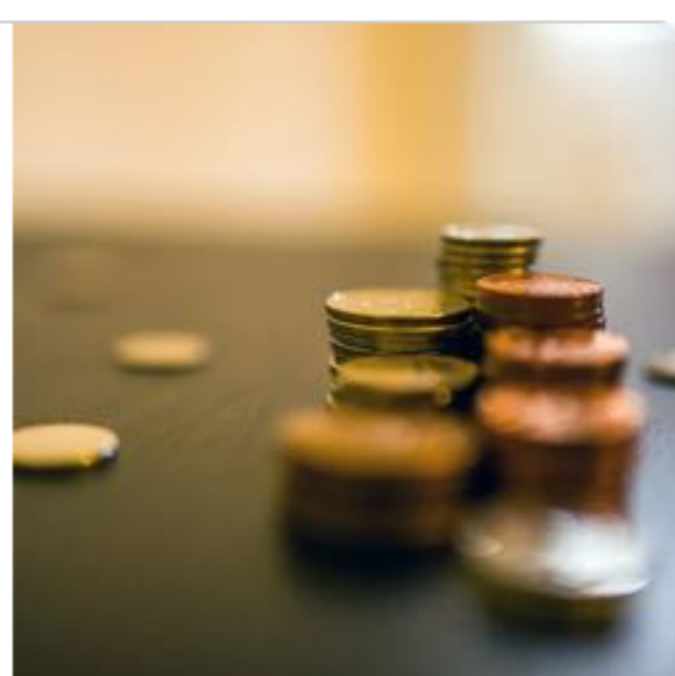
[LEARN MORE >](#)



Transparent Fee Structure

There are never hidden fees. Our fees are all-inclusive and there are no additional advisory fees, hidden transaction fees, front-end or back-end loads or termination fees.

[LEARN MORE >](#)



Pension Portal

Your employees will be able to ensure they're ontrack with 24/7 access to their balances and contributions.

[LEARN MORE >](#)



Online Pension Tools

Use our financial planning calculators, which are designed to meet the distinct needs of Bermudians residents, to help your employees be prepared for your retirement



Plan Your Retirement

Short description of Argus Retirement Planner Mauris a condimentum.

[GET STARTED >](#)



Discover Your Investment Strategy

Short description of Argus Investment Strategy Questionnaire Mauris.

[GET STARTED >](#)



Plan Your Children's Education

Short description of Argus Education Planner Mauris a condimentum massa.

[GET STARTED >](#)



Learn How to Build Wealth

Short description of Argus Wealth Builder Calculator Mauris a.

[GET STARTED >](#)

Ready to Get Started?

Join the thousands of other employers who have Argus pensions. Speak with a representative about how we can implement a pension plan for your employees.

[CONTACT US](#)

Explore our Pension & Investment Resources

Financial Learning Resources

- [Guide to Bermuda's Pension Legislation](#)
[READ MORE >](#)
- [Dealing with Debt \(You're not alone\)](#)
[READ MORE >](#)
- [Retirement Planning 101](#)
[READ MORE >](#)
- [Fund College Overseas While Saving for Retirement](#)
[READ MORE >](#)

[VIEW ALL NEWS](#)

Pension Forms

- [Member Enrollment](#)
- [Voluntary Contributions](#)
- [Proof of Entitlement](#)
- [Member Change](#)
- [Forfeiture Withdrawal Request](#)
- [Change of Beneficiary](#)

[VIEW ALL PENSION FORMS](#)

Common Pension Questions

- What type of pension am I required to offer my employees?
- How much are employers required to contribute?
- Who is eligible for pensions?
- When did the pension law come into effect?
- Do employees have to purchase a pension at retirement?
- When did the pension law come into effect?

[VIEW ALL PENSION FAQs](#)