

Investment Portfolio

Your funds will form part of a secured and balanced investment portfolio aimed at providing you with stable returns.



For more information on protecting your loved ones and securing your family please contact;

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There are some common misconceptions about what we do with premiums we collect from you and other policyholders. Some people think it sits in the bank until someone makes a claim against his or her policy. Not true. Others think that new premiums pay for claims that have already happened. Not true either.

Your premium kina travels a long and winding road, and in the end, most of it goes to assist you in one way or another. For example, if you or your family who are insured with BSP Life suffer a loss financially through death or accidental disability, a portion of your premium and those of other policyholders find their way back to you or your family, to help you recover from this loss.

This is what also happens to your premiums:

When you invest in a BSP Life policy you also buy the right to receive profits from the participating fund.

The premiums we receive are invested in a range of assets which include assets that can be converted into cash quickly. The premiums received and the investment earnings are used to pay for;

- Maturity benefits
- Death and other claims
- Annual Bonuses
- Surrender payments; and
- To meet operational expenses

Here are a few things you should know about BSP Life's investments:

BSP Life ensures your premiums will be invested in secure and safe investments providing you with consistent returns.

BSP Life strives to maintain a portfolio that produces good returns with sufficient amounts invested in assets that can be quickly liquidated to pay claims. Overtime, it will be a well balanced portfolio of investments spread across Inscribed Stocks, Term Deposits, Properties, Equities, Treasury Bills, etc.

Profits made from returns on investments are paid out in the form of annual bonuses.

Your investments are safe and secure with BSP Life. It ensures protection for you in times of need and provides returns that secure you and your family's financial future. Invest with us today!

In formulating investment strategies we obtained comprehensive investment advice from BSP Capital, the investment manager, about an appropriate asset mix and asset allocation ranges to provide a high sustainable return within BSP Life's Board risk appetite.

Policyholder Funds Investment Mandate

The Target Allocation and board approved ranges are:

	Neutral	Range
Growth	50%	0 - 50%
Income	50%	50 - 100%

Properties and Equities are classified as growth assets. Fixed interest, Cash and Term Deposits are classified as income assets.

Policyholder Funds - Target Asset Allocation Breakdown

Asset Class	Strategic Asset Association	Range
Equities - Unlisted and Listed Shares	20%	10% - 50%
Property	30%	0% - 30%
Alternatives	Nil	N/A
Fixed Interest	40%	40% - 80%
Cash and Term Deposit	10%	10% - 100%
Total	100%	N/A