



Premier



PREMIER

Nothing in the future is guaranteed.

And your plans for the coming years are just as likely to change, as your expectations move, adapt and grow. You may want to save for your retirement, for your family, for that special thing you've always wanted or, perhaps, to cover your children's future school fees.

But one thing is certain: you will be better placed to meet these changing demands if you have got the very most from your investments.

This is exactly what Premier has been designed to deliver.

Alongside that fundamental principle, Premier has also been put together with maximum flexibility in mind. For it's only by allowing your investment plan to change as your circumstances do that your financial planning can keep pace with your other needs and ambitions.

The **Technical Guide** includes full details of the charging structure and the options available to you. This brochure must therefore be read in conjunction with the Technical Guide.



PREMIER AT A GLANCE

- You can pay your Premier premium in any of four currencies: US Dollars, Sterling, Euro or Hong Kong Dollars. Premiums start at just US\$150 per month, giving you access to Premier for a relatively small contribution, and this amount can be increased on any premium due date. For higher premiums we will reward you with a higher unit allocation. An optional benefit of Premier is the ability to protect future premium payments in the event of disability by adding Premium Protection Cover.
- Premier allows you to pay premiums monthly, quarterly, half-yearly or yearly. You can also make additional one-off premiums to the Plan at any time. You can increase your premiums and you can decrease them as well - please refer to the Technical Guide for full details, including charges that may apply.
- Premier has no bid/offer spread (a difference between the price at which units are bought and sold). That means that more of your money is working for you – right from the start.
- You can select an Option Date at any point between five and 25 years, and you can take a withdrawal from your Plan, on an ad hoc basis or regularly - either monthly, quarterly, half-yearly, annually or termly. This last option has been specially designed for school fees payments. These withdrawals can be taken from Premier whilst you are still paying premiums into the Plan - please refer to the Technical Guide for full details, including charges that may apply.
- There is a built-in death benefit which will pay 101% of the bid value of your Plan, payable immediately after we have received the original policy documents and any other documentation which may be required. For greater peace of mind, you can add Additional Life Cover of US\$30,000 (or currency equivalent) or more.

INVESTMENT CHOICE IS AT THE HEART OF PREMIER

Premier gives you access to a wide range of funds from within the Friends Provident International Limited range – a virtually unparalleled selection of rewarding investment opportunities.

- The funds available to you give you access to some of the world’s leading investment specialists with consistent records of sound investment performance. We have negotiated special terms with them, so you can have access to some of their top-performing funds whenever you wish.
- We also have a specialised range of Managed Funds which have been created to give you a balanced spread of investment opportunities with an equity bias. And there’s also a special “fund of funds” range which means that entry into a single fund gives you access to a carefully monitored range of underlying Friends Provident International funds.
- Our funds are also clearly marked with a “risk profile” grading. This ranges from Risk Profile 1 (funds offering a conservative return similar to money market rates) to Risk Profile 5 (more aggressive funds balancing the risk of high volatility with the potential for high capital growth).
- If you would rather leave the choice - and the management - to an expert, you are free to appoint an Investment Adviser who will act on your behalf and choose funds that match your own preferred balance of high growth potential, risk and security.
- You or your Adviser have complete freedom of choice when it comes to selecting the funds in which you wish to invest, up to a maximum of 10 at any one time.
- You or your Adviser will also have the freedom to switch in and out of funds as often as you like, as the market changes. There is currently no charge for switching so you can take every opportunity to boost the value of your capital. Such a high level of flexibility is rarely available to individual investors.

Please remember that past performance should not be viewed as a reliable guide of future performance. Fund prices may go up and down depending upon underlying investment performance, and the value of the investment cannot be guaranteed. You may get less than you have paid in.



ACCESS TO SOME OF THE WORLD'S TOP-PERFORMING FUNDS

Our Mirror Funds fall into three categories:

- International Managed
- Specialist
- Euro Funds

And all are managed by top investment specialists.

INTERNATIONAL MANAGED

A range of US Dollar and Sterling funds that invest in a mix of international equities, fixed-interest securities, bonds and currencies. The funds are suitable for investors seeking an international spread of investment with a bias in favour of equities.

SPECIALIST FUNDS

Our comprehensive range of US Dollar and Sterling Specialist Funds offers investors many advantages:

Specialist expertise

- Award-winning expertise from over 25 of the world's leading investment specialists
- Investment management by specialists in specific areas - creating the potential to achieve even higher capital growth.

Extensive choice

- Access to every geographical area - including all major and emerging markets
- A wide range of investment vehicles to choose from - equity, alternative strategy investments, bonds, fixed-interest and managed currency funds.

Easy access

- Access to top-performing funds at low investment levels not normally available to individual investors.

Flexibility

- Unlimited switching, currently free of charge, provides the freedom to capitalise on new opportunities
- Ability to construct an investment portfolio tailored to individual risk profiles
- No restrictions on one asset type or one fund manager.

Evolving range

- The investment marketplace and our range of funds are continually monitored to identify new investment opportunities.

EURO FUNDS

A selection of Euro-denominated funds covering equity, bond and fixed-interest investment vehicles.

RISK PROFILES

Our funds are risk graded to help with important investment decisions.

- Grade 1: Funds offering conservative return similar to money market rates
- Grade 2: Low-risk funds offering security and potential growth
- Grade 3: Funds that take a balanced approach to investment by holding a diverse portfolio of assets
- Grade 4: A more focused equity exposure providing good growth potential with the risk of short-term volatility
- Grade 5: More aggressive funds balancing the risk of high volatility with the potential for high capital growth.

You or your Adviser have complete freedom of choice when it comes to selecting the funds that you invest in. You can choose any combination of funds from the three categories, subject to a maximum of 10. Performance details and prices of the available funds are given in our Fund Prices leaflet, published monthly.



MORE OPTIONS – AND MORE BENEFITS – FROM PREMIER

Premier can also be enhanced with the addition of special, optional benefits.

These are designed to give you – and others – an even greater level of protection, and the comfort that goes with it in an increasingly uncertain world.

ADDITIONAL LIFE COVER

Premier gives you a basic death benefit. This means that if you die the Plan will pay 101% of the bid value. You can choose to cover up to four lives on this element of Premier. If you do have extra “lives assured” on your Plan then we will make the payment on the death of the last survivor.

If you want Additional Life Assurance Cover, to give extra protection to you or your family, then this is available.

This benefit is open to either one or two “lives assured” (the individuals named on the Additional Life Assurance Cover documents). If two are selected then the benefit is paid on the death of the first named individual. These chosen Lives Assured do not have to be added at the time you take out Premier; they can be added later, as your circumstances and requirements change.

The minimum cover available is US\$30,000 (or currency equivalent) - and this can be increased at any time (subject to further underwriting). And, of course, you can decrease or cancel this additional benefit at any time you want. The Additional Life Cover can be continued even if your Plan is made paid up (see the Technical Guide).

PREMIUM PROTECTION COVER

If you become unable to continue paying your premiums to Premier because of disablement, then Premium Protection Cover ensures that these are paid for you.

Disablement means that you are unable to continue with your own job - or a similar job suited to your abilities.

The benefits under Premium Protection Cover will commence six months after the claim is made - and your premiums will carry on being paid until you return to work, reach the age of 65, the Plan matures or the Plan is surrendered or paid up.

CAUTIONARY NOTES

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This document should be read in conjunction with the current Premier Technical Guide, which details the product charges and terms and conditions.

A copy of the relevant policy document and provisions may be obtained from Friends Provident International Limited on request.

Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you discuss specific risks associated with individual investments with your Financial Adviser before making any investment decisions.

Mirror fund prices may go up and down depending upon the underlying investment performance or, where investments held within a mirror fund are not denominated in the currency of that mirror fund, simply because of movements in currency exchange rates.

All mirror fund performance is quoted net of annual charges. However, mirror fund performance should not be viewed as an indication of future performance – the value of your investment cannot be guaranteed and you may get back less than you paid in.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

Each Policy is governed by and shall be construed in accordance with the law of the Isle of Man. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

Some telephone communications with the Company are recorded and may be randomly monitored or interrupted.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.



FRIENDS PROVIDENT

- Founded in 1832, the Friends Provident group manages £48.6 billion invested in many different international markets.
- The Friends Provident group currently administers three million policies and accounts for customers worldwide.
- The Friends Provident group has an award-winning fund management track record.
- A pioneer of ethical investment in the UK, Friends Provident was the first company to launch an ethical investment fund in 1984.
- Today, Friends Provident is the UK market leader in ethical investment and has over £1 billion under management in ethical funds.
- Friends Provident is a shareholder in Eureko Holdings BV and a member of the Pan-European Eureko alliance of leading insurance companies.
- Friends Provident International is one of the leading offshore financial services companies.
- With operations in both Guernsey and the Isle of Man, Friends Provident International also has branch offices in Dubai, Hong Kong and Singapore.

All of which makes Friends Provident one of the UK's leading financial services groups.



Friends Provident International Limited

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Incorporated company limited by shares
Registered in the Isle of Man No. 11494
Authorised by the Isle of Man Insurance & Pensions Authority
Provider of life assurance and investment products

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong

Registered in the United Arab Emirates as an insurance company (Registration No.76)
and as a foreign company (Registration No. 2013)

Authorised by the United Arab Emirates Insurance Authority to conduct life insurance and savings business

Registered in Singapore No. F06835G

Authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore

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