

## Charges lower than you think

It is often thought that investment funds need to grow at an astonishingly high rate just to offset the effect of product charges. With Friends Provident International's Premier, alongside our current special offer, **with extra allocation of up to 145% for the first 18 months**, this is certainly not the case.

Savings Term	Monthly Premium (US\$)		
	500	1,000	1,500
10 years	1.42%	1.19%	1.15%
15 years	0.90%	0.76%	0.73%
20 years	0.62%	0.53%	0.51%
25 years	0.46%	0.40%	0.38%

The table shows that most clients benefiting from special offers will only need **less than 1%** annual fund growth<sup>(1)</sup> to cover the product charges<sup>(2)</sup>. After that level of growth is achieved...the rest is yours!

(1) Based upon increase in unit price. Net of Fund Management charge of 0.1% per month.

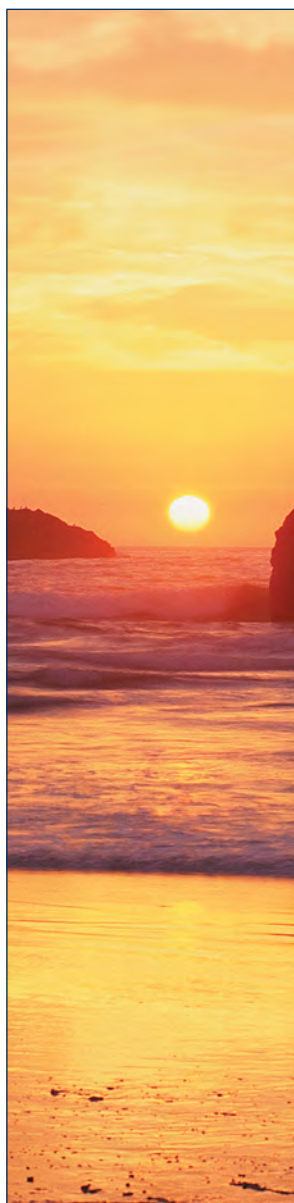
(2) Figures quoted include all current product charges; and assume no Additional Life Cover or Premium Protection Cover.

### A little more about Premier

- Our Premier Special Offer is available from **1 April** until **30 June 2009**.
  - Our Premier Special Offer is available from as little as US\$500 per month, with a minimum plan term of 10 years.
  - Payments can be made monthly, quarterly or half-yearly. Single premium investments can be made into existing plans.
  - More premium = more units.
  - Premier has no bid/offer spread (a difference in the price at which units are bought or sold).
  - Premium increases and decreases can be made free of charge.
  - Regular or ad-hoc withdrawals can be taken free of charge.
- ... and with Friends Provident International you get a company with more than 30 years' experience in international investment, with a base on the AAA-rated Isle of Man, the leading centre of offshore life assurance.



## Terms & Conditions of the Premier Special Offer



- The incentive applies to new Premier plans.
- To qualify, application forms must be received at Friends Provident International's offices up to and including 30 June 2009.
- There will be a grace period until 31 July 2009 to enable Friends Provident International to complete the new business process.
- Application forms received after 30 June 2009 will receive standard terms.
- The minimum premium for a Premier proposal must be US\$ 500\* per month.
- The minimum term to Option Date must be 10 years.
- The maximum term of 25 years applies when calculating offer terms.
- Only complete years will apply towards calculations.
- Premium increases on qualifying special offer Premier policies issued since 2 April 2007 can also benefit from the latest offer – provided the premium increase request is received by 30 June 2009 and all necessary documentation is received by 31 July 2009. The above conditions (with the exception of the minimum premium requirement) will also apply to premium increases.
- Applications received prior to the offer start date, which are cancelled and resubmitted during the new offer period will not qualify for the new special offer.
- Friends Provident International reserves the right to withdraw the offer at any time.
- Friends Provident International reserves the right to make amendments to terms and conditions at any time. If a dispute should arise from this offer, the decision of Friends Provident International will be final.

\* or currency equivalent

## Important Notes

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This document should be read in conjunction with the current Principal Brochure of Premier, which details the charges and terms and conditions of the plan. A copy of the 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 clients before they make any investment decisions.

Fund prices may go down and up depending upon investment performance. Past performance should not be viewed as a reliable guide of future performance – the value of your clients' investment cannot be guaranteed and they may get back less than they paid in. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

Each Policy is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court. If your clients 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.

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.

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

Friends Provident International Limited  
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Website: [www.fpinternational.com](http://www.fpinternational.com)  
Incorporated company limited by shares.  
Registered in the Isle of Man No. 11494.  
Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the Financial Services  
Authority for the conduct of investment business in the UK.  
Provider of life assurance and investment products.

**Hong Kong**

The appointed representative of the Company in Hong Kong is Friends Provident International Limited's  
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**United Arab Emirates**

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Email: [dubaiservicing@fpinternational.com](mailto:dubaiservicing@fpinternational.com)  
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.



**FRIENDS PROVIDENT**  
INTERNATIONAL