

Key Facts at a glance

Premier is a regular premium savings plan that has in-built flexibility, easy access, huge fund choice and a range of special options.

LOW MINIMUM INVESTMENT

Premier can be accessed from as little as US\$150 per month. Payments can be made monthly, quarterly or half-yearly. Single premiums can be invested into existing plans.

HIGHER CONTRIBUTIONS = HIGHER ALLOCATION RATES

Allocation rates of up to **125%** are available - on plans with monthly contributions higher than US\$2,000.

MASSIVE FUND CHOICE

Premier can link to up to a maximum of 10 funds from the FPIL mirror fund range. New funds are being added to the range all the time. And if you don't like your choice of mirror funds then you can switch between them as often as you like - currently at no extra charge.

SPECIAL OPTION: ADDITIONAL LIFE COVER

This is available on one or two lives and provides extra amounts of life assurance cover. The minimum additional life cover amount is US\$30,000 (or currency equivalent). You can start or stop Additional Life Cover at any time.

SPECIAL OPTION: PREMIUM PROTECTION COVER

Premium Protection Cover ensures that, if you are unable to pay premiums as a result of disablement, your premiums will continue to be paid for you. This is available on one or two lives. It can be started or stopped at any time.

CURRENCY CHOICE

Payments into Premier can be made in US Dollars, Sterling, Hong Kong Dollars or Euro.

NO BID/OFFER SPREAD

More of your money is invested at every contribution.

ACCESS TO YOUR MONEY

With Premier, penalty free withdrawals can be taken, irregularly, monthly, quarterly, half-yearly or annually. If required, they can also be taken termly (for those paying school fees). The minimum withdrawal is US\$1,500 per withdrawal, per plan. Withdrawals can be taken while premiums are being paid.

SIMPLE CHARGING STRUCTURE

The charges levied on Premier are simple and easy to understand. The brochure and Technical Guide give full details.

INCREASE/DECREASE

Premium increases - and premium decreases - can be made free of charge at any premium due date (decreases - after Initial period).

SAVING FOR...

- a once-in-a-lifetime holiday
- your dream car, boat or apartment
- school fees for your children
- protection against that "rainy day".

PAID UP PLANS

Plans can be made paid up (premiums cease although the Plan remains in force) at any time after the Initial Period.

PERFORMANCE

Ask your Independent Financial Adviser to show you the figures of Premier in action. You'll see the kind of results it can produce.

Past performance should not be viewed as an indication of future performance, fund prices may go up and down depending upon investment performance and are not guaranteed. You may get back less than you paid in. All fund performance quoted is net of annual charges. 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.

Holders of policies issued by the Company will not be protected by the Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

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.

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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

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

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