

PRODUCT DETAILS - International

For Adviser use only. Not for use with customers.

Reserve

Minimum initial premium

- Whole of Life: GBP50,000, USD75,000, EUR75,000 and HKD600,000.
- Capital Redemption: GBP100,000, USD150,000, EUR150,000 and HKD1,200,000.

Withdrawals

Penalty-free withdrawals. Minimum amount GBP250 (or currency equivalent). The value of the portfolio **must not** fall below GBP10,000 (or currency equivalent) or below 10% of the premium during the initial charging period.

Death Benefit

- Whole of Life: The lesser of 101% of Surrender Value, or Surrender Value plus GBP10,000 (or currency equivalent).
- Capital Redemption: Not applicable.

Summary of Charges

These charges are applicable to policies written at the minimum premium level*

Establishment Charge

8.5% of the initial premium on day 1

or

0.475% of the initial premium per quarter for the first 5 years

or

0.3125% of the initial premium per quarter for the first 8 years

Administration Charge

- Non-Discretionary: GBP106.50 (or currency equivalent) per quarter
- Discretionary: GBP106.50 (or currency equivalent) per quarter

Full Surrender

A Discontinuance Charge equal to the value of the outstanding Establishment Charges remaining (if any)

Dealing Charge

- Non-Discretionary: GBP23.50 (or currency equivalent) for every sale, purchase or alteration to assets of the portfolio
- Discretionary: Nil

All charges are applicable as at 1 January 2010.

** For larger premiums the above charges will be reduced - please use the FPIL Illustration System to produce a Personalised Charging Structure or request from your FPI Regional Sales Manager.*

This document should be read in conjunction with the current Principal Brochure of Reserve and the relevant Technical Guide, which detail the charges and terms and conditions of Reserve. A copy of the Policy Conditions may be obtained from Friends Provident International on request.

Past performance should not be viewed as a reliable guide of future performance, fund prices may go up and down depending upon investment performance and are not guaranteed. Investors 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.

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 deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

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

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

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 client effects 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.

Copyright © 2010 Friends Provident International Limited. All rights reserved.

This document is not available for distribution in Hong Kong or the UK.

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA

Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405

Website: 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

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

