



PRODUCT GUIDE

For Advisers only. Not for use with customers

International Term Assurance

Product features

Financial security for your client's loved ones

Ensure a roof over their family's heads

Ensure their business holds its value

Leave their entire estate to whom they wish

Rely on us, now and in the future

Value for money

They always know where they stand

Choose how they would like to pay

Early payment of benefits

Award-winning customer service

Product benefits

Provides a cash sum should your client die, so that their family can continue to pay the bills and have money left over

They can use this Plan to ensure that their outstanding mortgage is paid off

They can set the plan up to compensate their business partners or beneficiaries for their loss

Take out a Plan to cover any death duties and ensure that their loved ones receive their estate in full

Your clients can rely on us for the future. Over the last 175 years, millions of policy holders have done the same

Peace of mind at an affordable price

Both the amount we will pay out and the monthly payment stay the same throughout the length of the Plan

Your client can pay in a choice of currencies, so they don't have to suffer exchange rate fluctuations

Your client's cash sum is paid out early if they become terminally ill so they can benefit as well as their family

Experienced and knowledgeable staff are available to help



**FRIENDS
PROVIDENT
INTERNATIONAL**

PRODUCT DETAILS

	Plan details
Type of Plan	Friends Provident International Term Assurance is a level term assurance plan that provides a benefit payable on death within a specified period. The Plan is available on a single life or joint life first death basis. The sum assured and premiums are guaranteed not to change once the Plan is set up.
Currency	The Plan allows the sum assured and premiums to be paid in a choice of sterling, US dollars and euro. Benefits will be paid in the Plan currency.
Age at entry	Minimum: 18 Maximum: 75 next birthday For joint life Plans both lives must satisfy these age limits.
Term of Plan	Minimum: 5 years for monthly premiums 1 year for annual premiums Maximum: 35 years (or to age 80 next birthday)
Premiums	Minimum: GBP10.00 /USD17.50 /EUR15.00 per month GBP100.00 /USD175.00 /EUR150.00 per annum Frequency: Annually, or monthly for terms of five years or more. Premiums can be paid by credit card. (Direct debit is available for GBP payments made from a UK account).
Sum assured	Minimum: GBP10,000 /USD17,500 /EUR15,000
Benefits	Life Cover The death benefit will be paid as a lump sum. If the Plan is on a Joint Life basis, the benefit will be payable on the first death. Terminal Illness Benefit A sum equal to the life cover will be paid on diagnosis of a terminal illness at least 18 months before the end of the term. Available on plans with a term of three years or more.
Taxation	The Plan benefits are paid gross and should be free from UK personal taxation.

IMPORTANT INFORMATION

The information in this product guide is based on our understanding of UK law and practice as at January 2010.

Please note that tax legislation may change. Planholders who effect a Plan whilst resident in an EEA state, the Isle of Man and Channel Islands, have the protection afforded by the UK Financial Services Compensation Scheme (FSCS). The FSCS makes provision for payments to policyholders if a UK authorised company is unable to meet its financial commitments.

Planholders resident in other countries when the Plan commences will not have any protection under the FSCS.

Whilst every effort has been made to ensure that the information in this Product Guide is correct, we cannot accept responsibility for its interpretation or for any changes in law or practice.

Friends Provident International is a trading name of Friends Provident Life Assurance Limited for business conducted outside of the United Kingdom

Friends Provident Life Assurance Limited is authorised by the Financial Services Authority to carry on Class I and Class III business in Cyprus and Malta

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