

Charges lower than you think

It is sometimes 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, this is certainly not the case.

In fact, the figures show that just the following annual fund growth⁽¹⁾ is required to cover the product charges⁽²⁾.

Savings Term	Monthly Premium (US\$)		
	250	500	1,000
15 years	1.19%	0.98%	0.86%
20 years	0.82%	0.67%	0.59%
25 years	0.60%	0.49%	0.43%

As you can see, in most cases fund growth of **less than 1%** is all that is needed to make sure the product charges are met. And after that growth is achieved... the rest is all for you.

(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

- Premier is available from as little as US\$150 per month.
- Payments can be made monthly, quarterly or half-yearly. Single premium investments can be made into existing plans.
- More premium = more units. For plans with investment contributions of more than US\$2,000 per month, special bonus allocation rates of up to 125% are available.
- 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 irregular withdrawals can be taken free of charge.

...and with Friends Provident International you get a company with more than 25 years experience in international investment, with a base on the AAA-rated Isle of Man, the leading centre for offshore life assurance.

The Friends Provident Group has been around since 1832, and now looks after the policies and accounts of more than three million people. Rated A+ by Standard & Poors, it now has £107bn under management.



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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.

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.

Prospective investors should consult their usual Financial Adviser before entering into a contract of this nature.

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 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 intruded into.

The rules and regulations made by the Financial Services Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom

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 or the Financial Ombudsman Scheme in the UK, depending on the parties involved.

This document is not available for distribution to the public in Hong Kong.

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 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

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United Arab Emirates

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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 Ministry of Economy to conduct life insurance and savings business.



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