



International Protector

PROTECT THE THINGS YOU VALUE MOST

Why you need protection

Life Assurance. Sounds dull doesn't it?

But have you thought about what might happen if you were to die tomorrow?

No one knows when their time will come. However knowing that you have taken steps to help those you leave behind to cope if the worst should happen can be hugely reassuring.

The most straightforward and cost effective way to provide financial protection in the event of death is to take out life assurance for a fixed period of time in the form of a Term Assurance plan, such as **INTERNATIONAL PROTECTOR**.

INTERNATIONAL PROTECTOR is a simple product, yet it can have many uses. It can provide protection for your family, your mortgage, your business or indeed all of these.

The **INTERNATIONAL PROTECTOR** can provide you with peace of mind and your dependants with financial security. If the worst should happen, your loved ones and/or your business interests would be taken care of.

Available in a choice of four currencies, INTERNATIONAL PROTECTOR can be tailored to fit your circumstances, and used to help you protect the things you value most.



FRIENDS PROVIDENT
INTERNATIONAL

Protection for the ones you love

Have you stopped to think about what might happen to the ones you love if you were to die?

Are you sure that you have adequate cover to help your family cope if the worst should happen?

If you were to die unexpectedly, would your partner and children be able to continue to afford life's little luxuries – annual holidays, music and sports lessons, school holidays and trips or the fees for private education? Or would paying for even the basics of everyday living such as heating, clothing and food, loan and credit card repayments, medical expenses and child-care costs become a problem?

In short, could they continue to enjoy their current quality of life?

If you were to take out Friends Provident International Protector, you would have the peace of mind of knowing that your family has an appropriate amount of protection to help them to survive financially without you.

Friends Provident International Protector has been developed to provide a high level of cost-effective life cover. The premium and sum assured are guaranteed for the duration of the Plan, which can be anything from one year to 35 years (up to age 80).

Your plan can be denominated in either sterling (GBP), US dollars (USD) or euro (EUR).

Your financial adviser will be able to help you work out the amount of life assurance cover appropriate for your needs.



Protection for your business

Is your idea of business protection to install alarms and employ security guards?

If so then you might not be protecting the most important part of your business – YOU.

There is no getting around the fact that whatever type of business you have, your death could have a catastrophic effect on its future, not to mention your estate and the inheritance you leave your chosen beneficiaries.

Whether you are sole proprietor, a partner, or a controlling shareholder in a business, your death could have a devastating effect on the business profits, and possibly lead to financial hardship for your own beneficiaries. Friends Provident International Protector can provide the funds to ensure that your loved ones can be well provided for and that the co-owners of the business can maintain ownership and control of the business after your death.

Similarly, the death of a 'keyperson' would have a serious effect on the financial status and future profits of a business. Friends Provident International Protector can ease the financial strain on the business by providing a lump sum payable to the company when a keyperson dies.

Although you cannot be replaced, the proceeds of Friends Provident International Protector will go some way to compensate the business and/or your estate for your loss.

Cover for your mortgage

These days, not all lenders insist on you having life cover in place to pay off your mortgage in the event of your death. But have you thought what might happen if you were to die before your mortgage is repaid?

The most likely scenario is that, unless you leave enough money to discharge the mortgage, your house will be re-possessed by the lender. Where would this leave your dependants?

The protection of the family home is one of the most vital protection needs and the last thing you would want your family to have to cope with, at an already difficult time, is the prospect of losing their home.

By taking out Friends Provident International Protector, you can be secure in the knowledge that if anything were to happen to you before your mortgage is discharged, your family will have one less thing to worry about.

The proceeds of the Plan can be used to repay the outstanding mortgage and, if the mortgage is on a repayment basis, there may be some money left over to help your dependants at what will be a very difficult time. In addition, by choosing a level amount of life cover, there is no need to rearrange your life cover to match any future changes in your mortgage arrangements. Friends Provident International Protector is wholly portable, requiring only a new policy for any increase in the mortgage amount (providing your mortgage is for the remaining term only).

Your choice of currency should reflect the currency in which the mortgage or loan is taken out.

Protection against potential liability for death duties

Are you aware that your beneficiaries may have to pay tax on the assets you leave to them when you die?

For example, if you are liable to UK Inheritance Tax (IHT), everything you leave, other than to your spouse, above £312,000 in Tax Year 2008/2009 (£325,000 in 2009/2010) is liable to IHT at a flat 40%. Also, if your spouse isn't UK domiciled for IHT, you can only leave him/her assets worth a maximum of £55,000 free of IHT.

By arranging International Protector you can offset the effect of these taxes. If you are potentially liable for UK IHT, you could put the plan in a trust, which Friends Provident International can provide, which would mean the policy benefits were outside your estate and would therefore avoid IHT.

The above information is based upon our current understanding of UK tax law and HM Revenue & Customs practice. No liability can be accepted for any personal tax consequences or for future tax or legislative changes. In all circumstances we strongly recommend that you seek advice from your insurance broker, with regard to your own personal circumstances.

If you stop paying premiums, the cover will cease. The plan will never have a cash-in value.

You can contact Friends Provident International Limited on **+44(0) 1722 311611**
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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.

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.

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