PRODUCT GUIDE

International Term Assurance

Feature	Benefit
Financial security for your loved ones	Provide your family with a cash sum should you die, so that they can continue to pay the bills and have money left over
Ensure a roof over your family's heads	You can use this Plan to ensure that your outstanding mortgage is paid off
Ensure your business holds its value	You can set the plan up to compensate your business partners or beneficiaries for your loss
Leave your entire estate to whom you wish	Take out a Plan to cover any death duties and ensure that your loved ones receive your estate in full
Rely on us, now and in the future	You can rely on us for the future. Over the last 175 years, millions of policy holders have done the same
Value for money	Peace of mind at an affordable price
You always know where you stand	Both the amount we will pay out and your monthly payment stay the same throughout the length of the Plan
Choose how you would like to pay	You can pay in a choice of currencies, so you don't have to suffer exchange rate fluctuations
Early payment of benefits	Your cash sum is paid out early if you become terminally ill so you can benefit as well as your family
Award-winning customer service	Experienced and knowledgeable staff are available to help

To apply for International Level Term Assurance, please complete the enclosed application form and send it to us, via your Financial Adviser.

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.

CAUTIONARY NOTES

The plan provides protection only and will not acquire a surrender value at any time.

Further information is provided in the enclosed Key Facts leaflet. A copy of the Policy Conditions booklet showing the full terms of the plan is also contained within the brochure pack.

The information in this product guide is based on our understanding of UK Law and practice as at June 2007.

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.

IMPORTANT INFORMATION

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.

Your Adviser will be able to confirm whether you are subject to currency or taxation restrictions and/or legislation that may affect your application or any benefits from the contract. Any personal tax liability will depend on your country of residence and your personal circumstances.

You should be aware that Friends Provident International does not provide legal, taxation or investment advice. You should obtain advice that is independent and relevant to the specific legislation within your country of residence.

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

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA England
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