

Give your clients something to celebrate



Premier

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Not for use with customers.

At FRIENDS we are committed to providing excellent long-term savings opportunities for your clients. Don't delay – Special Offer only available from 1 July until 30 September 2010.

Qualifying plans will benefit from up to 147.5% allocation on all regular premiums paid during the 18-month Initial Unit Period. And now, even clients with existing Premier plans have the opportunity to benefit from our new special offer on premium increases.*

Monthly Premium	Terms (Years)															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
USD500 - USD999	112.5%	113.5%	114.5%	115.5%	116.5%	117.5%	118.5%	119.5%	120.5%	121.5%	122.5%	123.5%	124.5%	125.5%	126.5%	127.5%
USD1,000 - USD1,999	118.0%	119.8%	121.6%	123.4%	125.2%	127.0%	128.8%	130.6%	132.4%	134.2%	136.0%	137.8%	139.6%	141.4%	143.2%	145.0%
USD2,000+	125.0%	126.5%	128.0%	129.5%	131.0%	132.5%	134.0%	135.5%	137.0%	138.5%	140.0%	141.5%	143.0%	144.5%	146.0%	147.5%

Allocation below is shown in equivalent monthly premium terms.

Monthly Premium	Terms (Years)			
	10	15	20	25
USD500 - USD999	2.25	3.15	4.05	4.95
USD1,000 - USD1,999	3.24	4.86	6.48	8.10
USD2,000+	4.50	5.85	7.20	8.55

A simple example of how it works

A client paying USD2,000 per month for a 25 year term will benefit from **147.5% allocation**. This extra allocation equates to an additional **USD17,100** being invested for your client over the 18-month Initial Period.

This is giving your client the equivalent of **8.55 extra** months' premiums or, put another way, for every **USD2,000** invested there's **USD2,950** working to buy units in your client's investment.

This document is not available for distribution in Hong Kong.

***Please see separate Premier Ultra Premium Increases sales aid.**

Important Information

Premiums may be paid in US dollars, Hong Kong dollars, sterling or euro.

This document must be read with the principal Premier brochure and technical guide, copies of which are available on request.

Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you discuss with your clients the specific risks associated with individual investments before making any investment decisions.

Fund prices may go up and down depending upon the underlying investment performance or, where investments held within a fund are not denominated in the currency of that fund, simply because of movements in currency exchange rates.

All fund performance is quoted net of annual charges however past performance should not be viewed as a reliable guide of future performance – the value of your clients' investments cannot be guaranteed and they may get back less than they paid in.

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.

Terms and Conditions

Any new business will benefit from the offer terms, provided the following criteria are met:

- To qualify, application forms must be received at Friends Provident International's offices on or before 30 September 2010.
- There will be a grace period until 31 October 2010 to enable Friends Provident International to complete the new business process.
- Applications received after 30 September 2010 will receive standard terms.
- The minimum premium for a Premier proposal to qualify for extra allocation is USD500* per month.
- The minimum term to Option Date is ten years.
- A maximum term of 25 years applies when calculating offer terms.
- Only complete years will apply towards calculations.
- Extra offer allocations will invest into Initial Units for the 18-month Initial Unit Period (subject to a 1.5% initial unit charge per quarter).
- Applications received prior to the offer start date, which are cancelled and resubmitted during the new offer period will not qualify for the enhanced terms.
- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms at any time.

If a dispute should arise from this offer, the decision of Friends Provident International will be final.

*For your information, the minimum premiums in the other available currencies are given in the table below:

	USD	GBP	EUR	HKD
Monthly	500	334	500	4,000
Quarterly	1,500	1,000	1,500	12,000
Half-Yearly	3,000	2,000	3,000	24,000
Annual	6,000	4,000	6,000	48,000

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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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 and regulated by the Financial Services Authority for the conduct of investment business in the UK
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

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