



KEY FACTS AT A GLANCE

PREMIER is a regular premium savings plan that has in-built flexibility, easy access, huge fund choice and a range of special options.

LOW MINIMUM INVESTMENT

- PREMIER can be accessed from as little as US\$150 per month. Payments can be made monthly, quarterly or half-yearly. Single premiums can be invested into existing plans.

HIGHER CONTRIBUTIONS = HIGHER ALLOCATION RATES

- Allocation rates of up to **110%** are available - on plans with monthly contributions higher than US\$1000.

MASSIVE FUND CHOICE

- PREMIER can link to up to a maximum of 10 funds from the FPIL mirror fund range. New funds are being added to the range all the time. And if you don't like your choice of mirror funds then you can switch between them as often as you like - **at no extra charge**.

SPECIAL OPTION: ADDITIONAL LIFE COVER

- This is available on one or two lives and provides extra amounts of life assurance cover. The minimum additional life cover amount is US\$30,000 (or currency equivalent). You can start or stop Additional Life Cover at any time.

SPECIAL OPTION: PREMIUM PROTECTION COVER

- Premium Protection Cover ensures that, if you are unable to pay premiums as a result of disablement, your premiums will continue to be paid for you. This is available on one or two lives.

It can be started or stopped at any time.

CURRENCY CHOICE

- Payments into PREMIER can be made in US dollars, sterling, Hong Kong dollars or euro.

NO BID /OFFER SPREAD

- More of your money is invested at every contribution.

PREMIER IT'S ALL ABOUT FLEXIBILITY



ACCESS TO YOUR MONEY

- With PREMIER, penalty free withdrawals can be taken, irregularly, monthly, quarterly, half-yearly or annually. If required, they can also be taken termly (for those paying school fees). The minimum withdrawal is US\$1,500 per withdrawal, per plan. Withdrawals can be taken while premiums are being paid.

SIMPLE CHARGING STRUCTURE

- The charges levied on PREMIER are simple and easy to understand, The brochure and technical guide to PREMIER give full details.

INCREASE/DECREASE

- Premium increases - and premium decreases - can be made free of charge at any premium due date (decreases - after Initial period).

SAVING FOR...

- a once-in-a-lifetime holiday
- your dream car, boat or apartment
- school fees for your children
- protection against that "rainy day"

PAID-UP PLANS

- Plans can be made paid-up (premiums cease although the Plan remains in force) at any time after the Initial period.

PERFORMANCE

- Ask your Independent Financial Adviser to show you the figures of PREMIER in action. You'll see the kind of results it can produce.

The rules and regulations made by the Financial Services Authority under the Financial Services and Markets Act 2000 for the protection of investors may not apply. Holders of policies issued by the Company will not be protected by the Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.



**FRIENDS PROVIDENT
INTERNATIONAL**

Friends Provident International Limited
Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
Telephone: +44 1624 821212 Facsimile: +44 1624 824405
Incorporated company limited by shares. Registered in the Isle of Man No. 11494
Regulated by the Financial Services Authority for UK business. Provider of life assurance and investment products.

The appointed representative of the Company in Hong Kong is Friends Provident International Limited's branch office:

Friends Provident International Limited
2905-2909 Two Pacific Place, 88 Queensway, Hong Kong
Telephone: +852 2524 2027 Facsimile: +852 2868 4983