



## KEY FACTS AT A GLANCE

The keys to RESERVE are flexibility, adaptability and choice. The product itself, its investment links, and even the way the charges are taken, have all been designed to give maximum freedom of choice to the investor.

### PRODUCT CHOICE

- Three options
  - Whole of Life
  - 20 year Endowment
  - Capital Redemption.

### ASSET CHOICE

- RESERVE is available as
  - Personalised Assets version
  - Collective Investments version.

### CHARGING CHOICE

- RESERVE has no pre-set charging structure.  
Instead, each investor is given a Personalised Charging Structure. This reflects the unique set of charges which the investor has selected from the options made available in the charges menu. These include a flexible Establishment Charge.

### MANAGEMENT CHOICE

- RESERVE is available on a discretionary-managed or non-discretionary managed basis.

### CURRENCY CHOICE

- Investors can pay investments in any freely convertible currency. Valuations can be given in sterling, US dollars, euro, Hong Kong dollars or Swedish Krona.

### SHARE/ASSET CHOICE

- Shares can be accepted as part of the original or subsequent premiums. We will sell the shares and invest the proceeds in RESERVE.
- Shares or collective assets can be re-registered in FPIL's name, retaining the value within RESERVE.

# RESERVE

## IT'S ALL ABOUT CHOICE



**FRIENDS PROVIDENT**  
INTERNATIONAL

## MINIMUM INVESTMENT

- Whole of Life - £25,000 (or currency equivalent)
- Capital redemption and 20 year endowment - £100,000 (or currency equivalent)

## WITHDRAWALS

- Regular withdrawals may be taken from the Account. The minimum withdrawal amount is £1,000 and withdrawals incur no Surrender Penalty.

## WHOLE OF LIFE

- One or more lives assured, up to a maximum of six.

## 20 YEAR ENDOWMENT

- The following options are available on maturity
  - take the proceeds of the Account as a lump sum
  - invest all the proceeds of the Account in a new contract with Friends Provident International Limited.

## CAPITAL REDEMPTION

- No lives assured - the Account has a 99 year term plus a Guaranteed Maturity Value.

*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**

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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:*

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