



CHARGES... LOWER THAN YOU THINK

It is sometimes thought that investment funds need to grow at an astonishingly high rate just to offset the effect of product charges.

With Friends Provident International's new Premier, this is certainly not the case.

In fact, the figures show that just the following annual fund growth⁽¹⁾ is required to cover the product charges⁽²⁾.

Savings Term	Monthly Premium (US\$)		
	250	500	1000
15 years	1.19%	0.98%	0.86%
20 years	0.82%	0.67%	0.59%
25 years	0.60%	0.49%	0.43%

(1) Based upon increase in unit price. Net of Fund Management charge of 0.1% per month.

(2) Figures quoted include all current product charges; and assume no Additional Life Cover or Premium Protection Cover.

As you can see, in most cases fund growth of **less than 1%** is all that is needed to make sure the product charges are met. And after that growth is achieved... the rest is all for you.

A LITTLE MORE ABOUT PREMIER

- Premier - The Flexible Growth Plan is available from as little as US\$150 per month.
- Payments can be made monthly, quarterly or half-yearly. Single premium investments can be made into existing plans.
- More premium = more units. For plans with investment contributions of more than US\$1,000 per month, special bonus allocation rates of up to 110% are available.
- Premier has no bid/offer spread (a difference in the price at which units are bought or sold).
- Premium increases and decreases can be made free of charge.
- Regular or irregular withdrawals can be taken free of charge.

...and with Friends Provident International you get a company with 25 years experience in international investment, with a base on the AAA-rated Isle of Man, the leading centre for offshore life assurance.

The Friends Provident Group has been around since 1832, and now looks after the policies and accounts of more than three million people. Rated AA- by Standard & Poors, it now has US\$92bn under management.



PREMIER - *The Flexible Savings Plan*

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.

Not available for distribution to the public in Hong Kong.



**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*