

HOW SAFE ARE YOUR INVESTMENTS?



FRIENDS KEEP YOU SAFE

As an international investor you enjoy many attractive financial advantages. However, it is important that you combine these with the finest professional service to ensure that your money can grow securely under expert supervision.

FRIENDS PROVIDENT INTERNATIONAL LIMITED

Friends Provident International Limited is amongst the world's leading offshore life assurance companies. Based in the Isle of Man, we are one of the oldest offshore life companies in the world. Since our incorporation in 1978 we have built up an unrivalled level of experience and expertise in providing insurance-related investments to international investors.

Furthermore, we benefit from being part of Friends Provident plc, one of the UK's foremost life assurance companies. The facts in the box (right) give an insight into the Group's influence and standing.

Friends Provident International Limited is authorised under the Isle of Man Insurance Act which, together with the Island's financial supervision legislation, ensures the protection of policyholders' interests, the quality of management and professional expertise.

The Island has been at the forefront of developing protective legislation for investors, including the only statutory offshore compensation scheme for policyholders. The Life Assurance (Compensation of Policyholders) Regulations 1991 protect investors with Isle of Man-based insurance companies to levels at least equal to that available in other financial jurisdictions worldwide. This scheme, with no upper compensation payment limit, protects investors in the event of an Isle of Man insurance company becoming insolvent and being unable to satisfy its claims. The scheme pays to policyholders a sum of up to 90% of the liability of the insurer.

By investing with Friends Provident International Limited you will benefit from the financial expertise of one of the leading life assurance and investment specialist, Friends Provident plc. In addition, you will enjoy the stability, tax freedom and legislative coverage of the Isle of Man.

If you would like any further information relating to the compensation scheme or Friends Provident International Limited please contact our Marketing Department -

- Telephone: +44 1624 821010
- Facsimile: +44 1624 821305
- e mail: servicedesk@fpiom.com

FRIENDS PROVIDENT plc

- Friends Provident plc has more than three million policies and accounts, managing funds in excess of US\$92 billion
- Over 4,000 staff are employed worldwide
- Friends Provident has a credit rating of A+ from Standard & Poor's*.
- Friends Provident is a listed FTSE 100 company and amongst the top 10 UK life assurance companies.

**Standard & Poor's A+ rating - an insurer rated A+ has strong financial security characteristics.*



FRIENDS PROVIDENT
INTERNATIONAL



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.