

Online Access User Guide

March 2008



**FRIENDS PROVIDENT
INTERNATIONAL**

Online Access

This online access user guide has been put together to help you access your policy information online and answer any questions you may have when using the Friends Provident International online access service.

Once you have logged in, you will notice that the screens are headed 'Friends Provident', not 'Friends Provident International'. This is because the Friends Provident Group, of which Friends Provident International is a part, has made this facility available across all of its operations. The Friends Provident Group is one of the UK's major financial services institutions, listed on the FTSE100 Index of leading UK companies.

If you have any queries that have not been answered in this guide, please contact our Online Services Support Team on +44 (0) 1624 821212 or by email at onlineservices@fpinternational.com

Table of contents

| | |
|-------------------------------------|---------|
| What is online client access..... | page 3 |
| What information can be viewed..... | page 3 |
| System availability..... | page 3 |
| How to register..... | page 3 |
| How to login..... | page 11 |
| Product overview..... | page 13 |
| Product details..... | page 14 |
| Fund holdings..... | page 14 |

What is online client access?

Online client access is an easy way to view policy details via the internet, at a time convenient for you.

What information can be viewed?

Once you have registered, you will have access to the following information:

- Policy value
- Individual fund values
- Unit holdings
- Latest fund prices
- Exchange rates

When is the system available?

The International Customer Site is available (UK time):

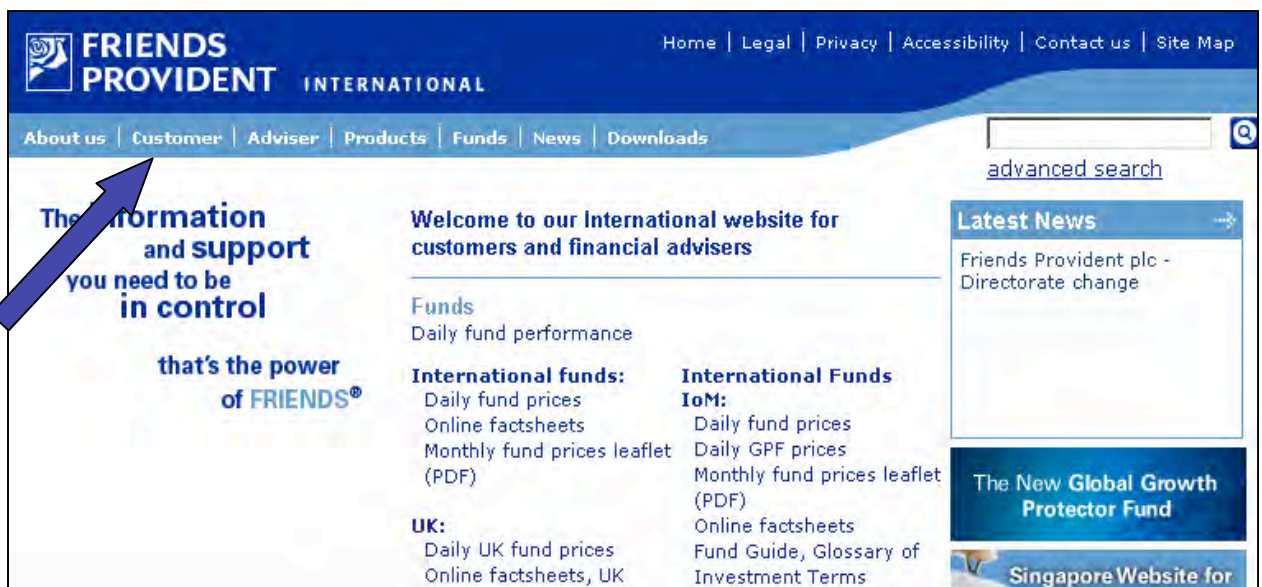
Monday to Friday: 0400 – 2200

Saturday: 0400 – 1800

Sunday: 1000 – 2200

How to register

To use this service, you need to register. To do this, please visit www.fpinternational.com and click on the 'Customer' link in the menu, as shown below.



The screenshot shows the Friends Provident International website. The top navigation bar includes links for Home, Legal, Privacy, Accessibility, Contact us, and Site Map. Below this, a secondary navigation bar contains links for About us, Customer, Adviser, Products, Funds, News, and Downloads. A blue arrow points to the 'Customer' link. The main content area features a large heading: 'The information and support you need to be in control that's the power of FRIENDS®'. To the right, there is a 'Welcome to our International website for customers and financial advisers' section with links for 'Funds' (Daily fund performance), 'International funds' (Daily fund prices, Online factsheets, Monthly fund prices leaflet (PDF)), and 'UK' (Daily UK fund prices, Online factsheets, UK). Further right, there is a section for 'International Funds IoM' with links for 'Daily fund prices', 'Daily GPF prices', 'Monthly fund prices leaflet (PDF)', 'Online factsheets', 'Fund Guide, Glossary of Investment Terms', and 'Singapore Website for'. A 'Latest News' section on the right shows a headline: 'Friends Provident plc - Directorate change'. At the bottom right, there is a banner for 'The New Global Growth Protector Fund'.

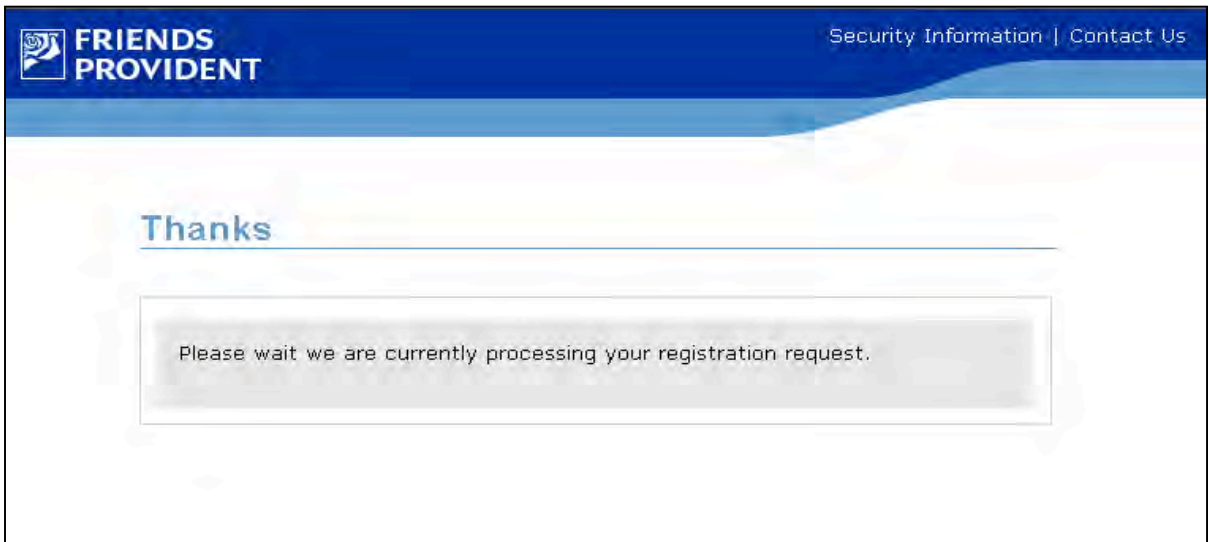
After clicking on the Customer link you will be presented with the following screen:



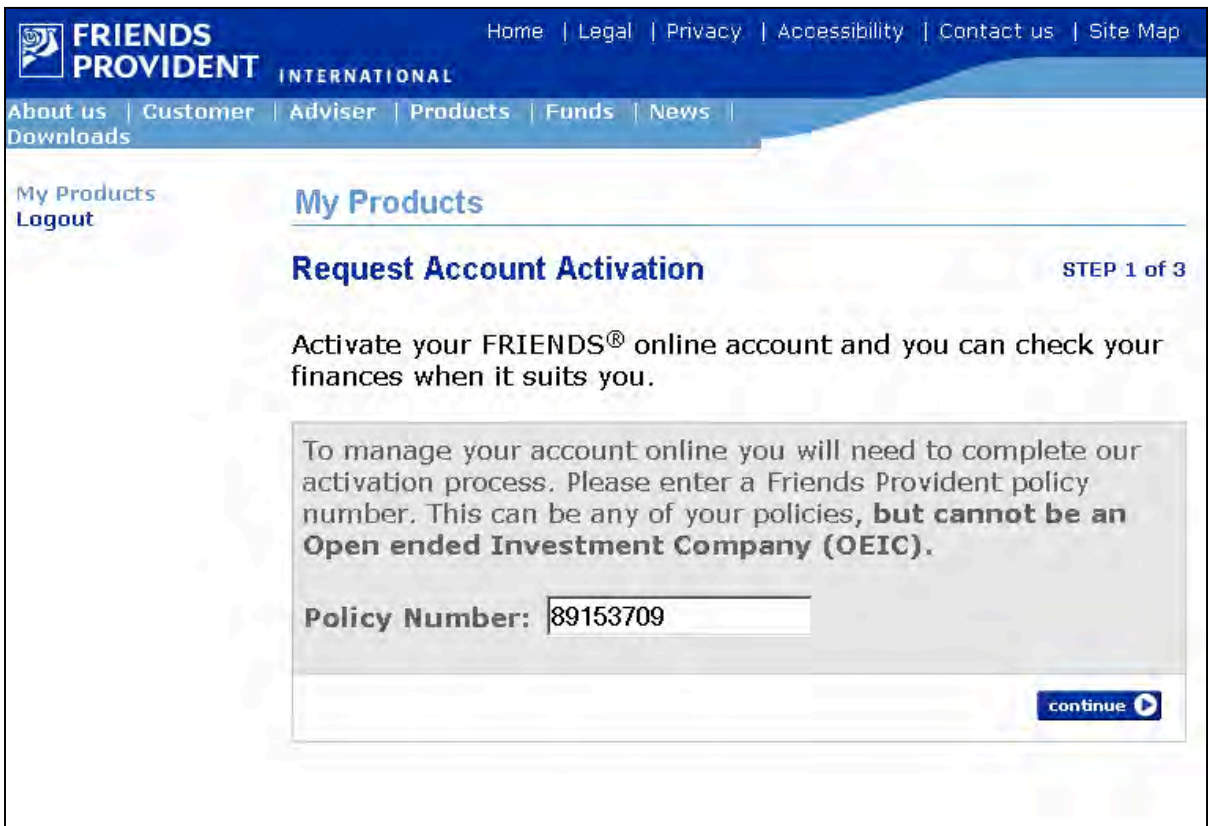
Click on the 'Register' option. You will then be taken to another screen (shown below) and asked to enter personal information. This will include the username and password you'd like to use for future access to the system, after the registration process is complete.

The screenshot shows the FRIENDS PROVIDENT registration form. The header includes the logo and navigation links: Security Information | Contact Us. The main content area features a 'Registration' heading and a sub-heading: 'Please take a few moments to fill out the following details.' Below this, there is a form with the following fields: * First Name, * Surname, * Title (dropdown), * Gender (dropdown), * Date Of Birth (with format (dd/mm/yyyy)), † Desired Login ID (with note: (Must be between 6-32 characters)), * Desired Password (with note: (Must be between 6-20 characters)), † Confirm Password, * Contact Email Address, † Confirm Email Address, * Postcode (UK residents only) (with a 'find address' button), I live outside the UK, † Address Line 1, † Address Line 2, Address Line 3, and Address Line 4.

When you have completed this form you will be greeted with the following screen:



You will be asked to provide a policy number, as shown below:



You will then be asked to enter further personal details, as shown below:

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

My Products

Request Account Activation

 STEP 2 of 3

Policy Number: 89153709

We match the personal details you entered when registering, with your details held for the above policy number. Please make sure they are correct and up-to-date.

Please Note: Required fields are marked with an asterisk (*)

My Details

Username rates1

* First Name Allocation

* Surname Rates

* Date of Birth 14/03/1970 (dd/mm/yyyy)

* Email kiefej@fpinternational

[back](#) [submit](#)

You will be asked to confirm the details are correct before an attempt to match the details you entered with those held on our system.

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

My Products

Request Account Activation

 STEP 3 of 3

We will attempt to match the details listed below with those held on our system.

Click "**Confirm**" if these details are correct, otherwise click "**Back**" to make amendments.

Confirm your Details

Policy Number: 89153709

Surname: Rates

Date of Birth: 14/03/1970

Email Address: kiefej@fpinternational.com

[back](#) [confirm](#)

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About us | Customer | Adviser | Products | Funds | News | Downloads

Processing

Thank you for your patience.

We are currently searching our records for a match to the details you entered...

If the email match is unsuccessful or we do not hold your email address on our system then you will be greeted with the screen below. You will then have two further chances to amend the details and find the match. If a match is not found or you are unsure of the email address we may hold for you then you will have the opportunity to download a PDF form. We will then activate your online account and advise you by email when it has been done.

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

My Products

Your online servicing request

Your activation code
The email address you entered on the registration form does not match the email address held against your policy. Your activation code can only be emailed to you if you supply a matching email address.

Request activation code by email
If you have access to the email address held against your policy, please enter it below and press **send by email** to receive your activation code.

Email address:

Confirm email address:

[send by email](#)

Complete Activation via Fax Back Form
If you prefer to activate your account via a PDF form, download, complete and return the form.

[download PDF form](#)



[My Products](#)
[Logout](#)

My Products

Your online servicing request

Sorry, some information may be missing or incorrect

*** The email address entered could not be verified against our records**

Your activation code

The email address you entered on the registration form does not match the email address held against your policy. Your activation code can only be emailed to you if you supply a matching email address.

Request activation code by email

If you have access to the email address held against your policy, please enter it below and press **send by email** to receive your activation code.

Email address:

Confirm email address:

[send by email](#)

Complete Activation via Fax Back Form

If you prefer to activate your account via a PDF form, download, complete and return the form.

[download PDF form](#)

Once your email has matched our system records, you will receive an email that includes an activation code.

Please note that the activation code will expire 28 days from the time you receive the email.

The activation email will look like this:

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward Print Mailbox Stop Mailbox Stop Mailbox Stop Mailbox Stop

From: #GSINTER Sent: Mon 26/11/2007 15:03
To: Julia Klefer
Cc:
Subject: Your Friends Provident activation code



Dear Mr Vannin,

Thank you for requesting your online activation code. For security reasons this code will expire in 28 days time.

To view your account online, please activate your account now. Simply visit the Friends Provident Customer website, log in and enter the code below:

48CDC8B0E3

Once you have activated your account, you will not need to remember this code. You will be able to access your account with the log in ID and password you chose.

If you require any assistance, please call us on **+44(0) 1624 821212** or email onlineservices@fpinternational.com

Kind regards,

Friends Provident International Customer Website Team

DISCLAIMER

Information in this e-mail is confidential and may be legally, professionally or otherwise privileged. It is intended solely for the use of the addressee and access to this e-mail by anyone else is unauthorised. If you are not the intended recipient, please notify the sender by e-mail, and delete this e-mail from your system immediately, any disclosure, copying, distribution or any action taken or omitted to be taken in reliance on it is prohibited and may be unlawful.

Email transmission cannot be guaranteed to be secure, or error free as information could be intercepted, corrupted, lost, destroyed, late in arriving or incomplete as a result of the transmission process. The contents of any e-mail may contain viruses that may damage your computer system. Although this e-mail and attachments have been checked for the presence of computer viruses, we cannot be held responsible for any viruses or other material transmitted with or as part of this e-mail. In accordance with good computing practice, you should carry out your own virus check before opening any e-mail messages.

As a security measure, the email will request that you log in and enter the code in the Friends Provident Customer website.

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

Thank you for choosing to manage your account online

To complete the secure validation process we are sending you an activation email.

Enter your Activation Code

Your Activation Code:

[continue](#)

If you have not yet received your activation code it should arrive within 24 hours.

If you require any assistance, please [contact us](#).

Simply click 'continue' and you will see the below screen:

FRIENDS PROVIDENT INTERNATIONAL Home | Legal | Privacy | Accessibility | Contact us | Site Map

About us | Customer | Adviser | Products | Funds | News | Downloads

My Products
Logout

My Products

Thank you for completing the online account activation process

You can now view your Friends Provident policies online with the login ID and the password you chose.

If you require any assistance, please call us on **+44(0) 1624 821212** or email onlineservices@fpinternational.com

Please click on the 'continue' link below to enter 'My Products'.

[continue](#)

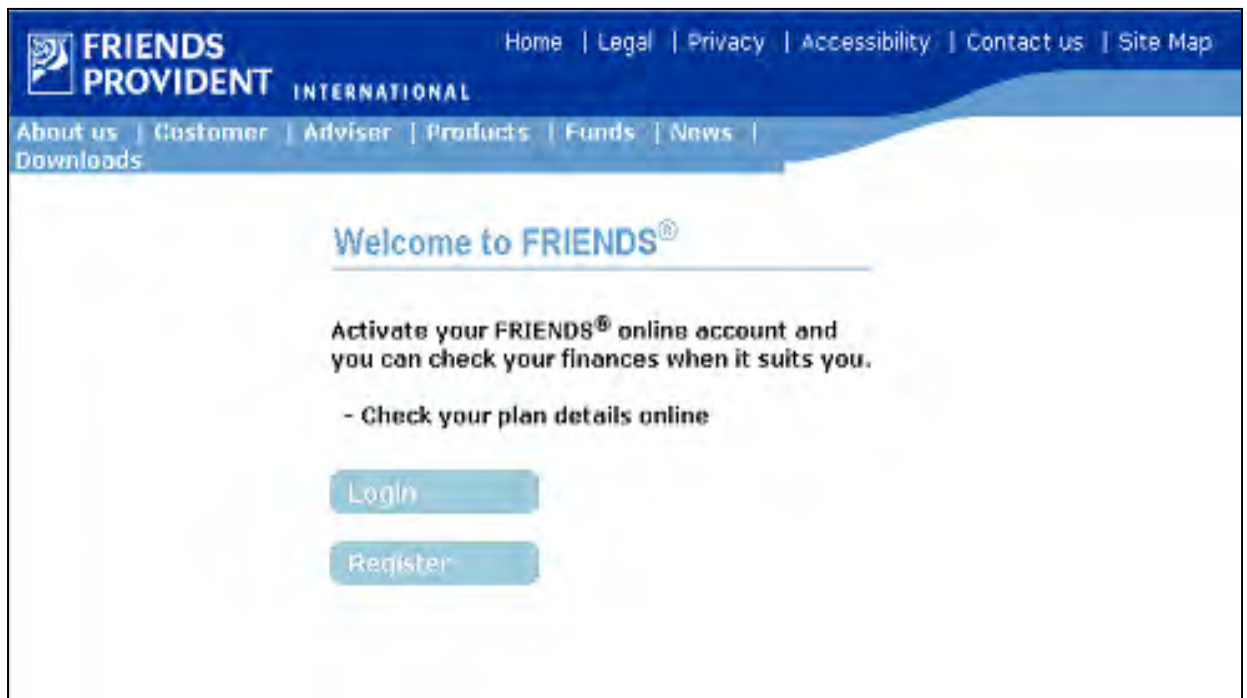
Further emails will be sent after 7, 21 and 28 days following the activation code as a reminder that the code will expire. If you log onto the system after the expiry date then you will be presented with a screen to request another activation code.

If you have tried to register but don't have an email address currently registered with us, or you've changed your email address, we can provide a PDF form to download and complete. This can be faxed to us to complete the process.

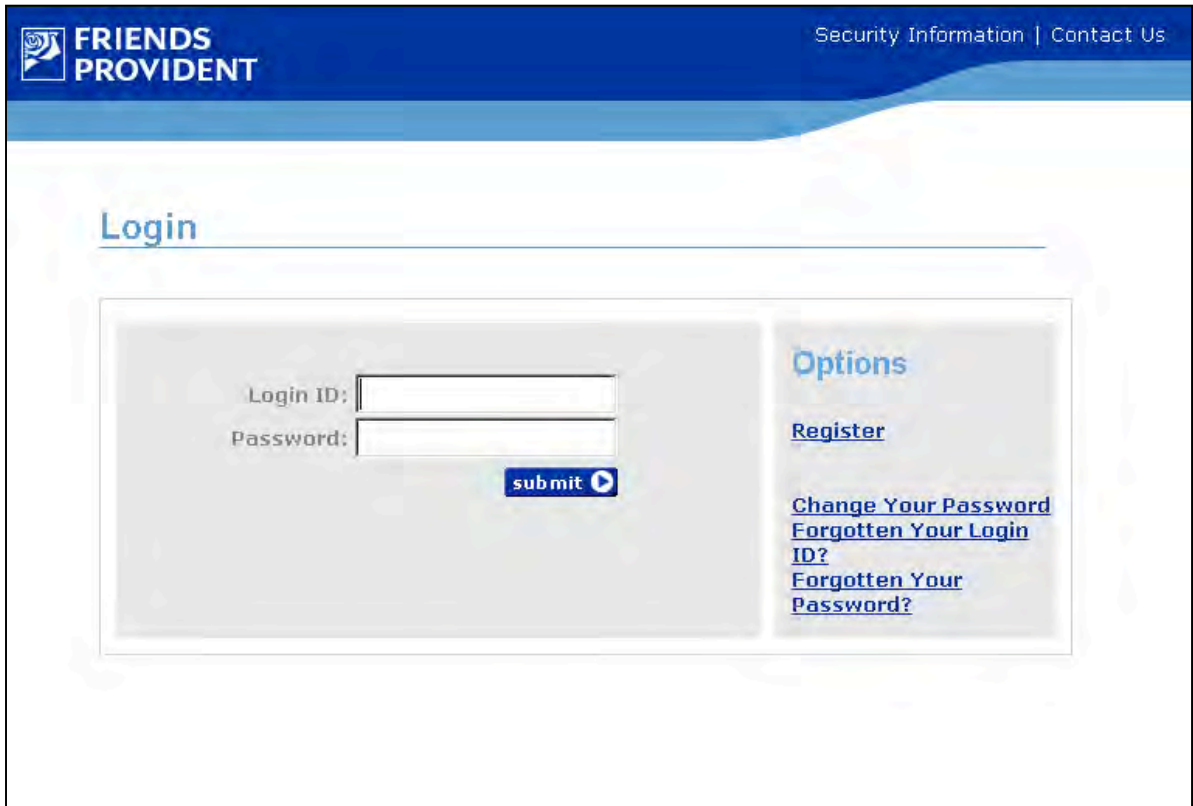
How to login

Now your online access is set-up and you are ready to use the system, logging in is simple.

To login you need to navigate to the Customer section of the website (as you did previously when registering).

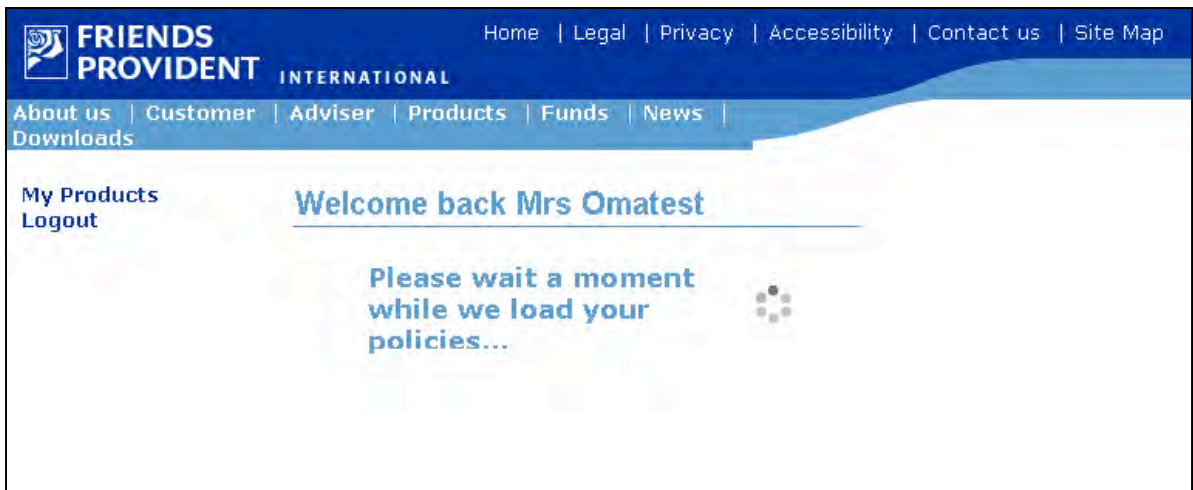


You now enter the logon ID and password you selected during the registration process when prompted:



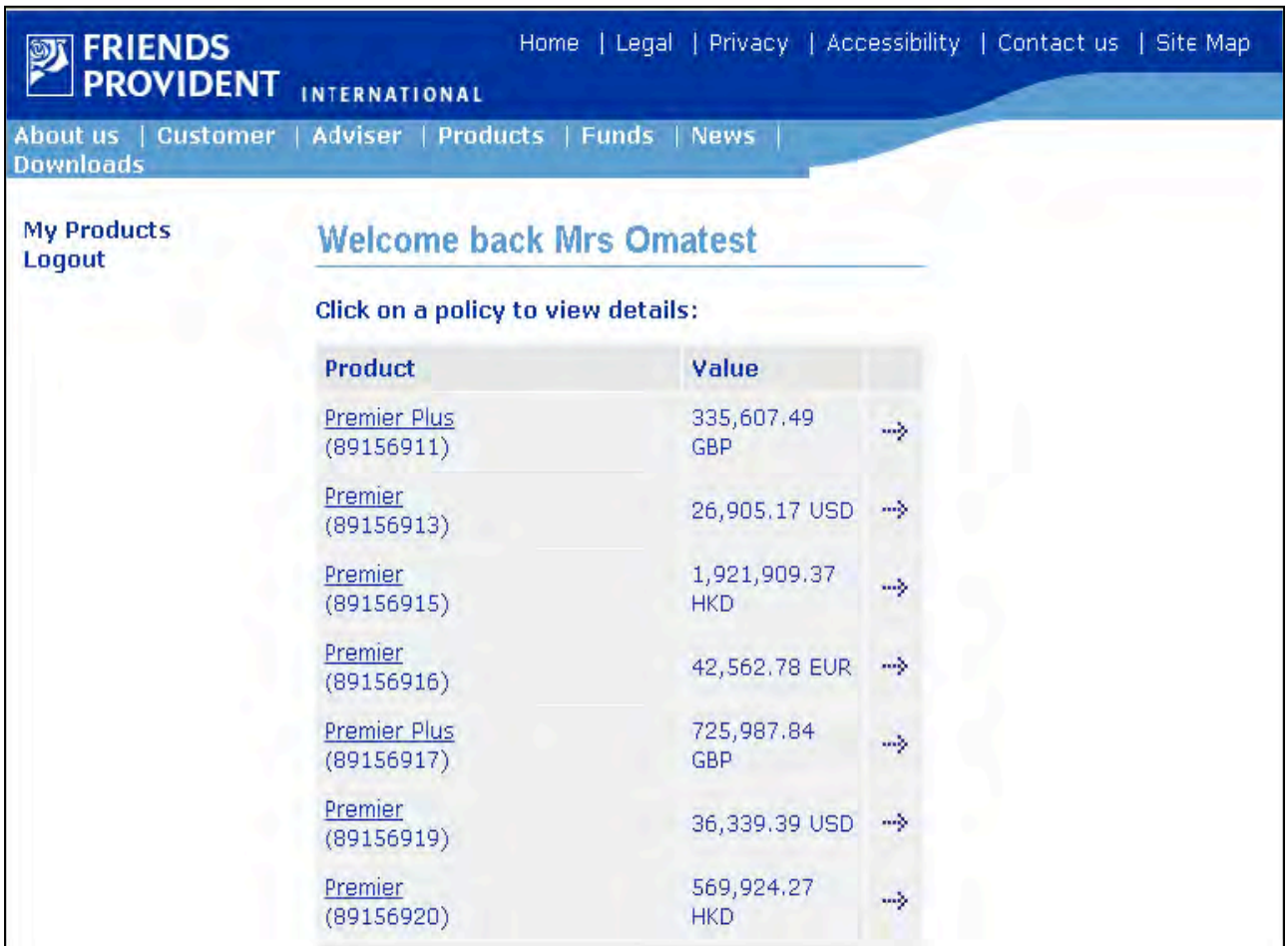
The screenshot shows the Friends Provident login page. At the top left is the Friends Provident logo. At the top right are links for "Security Information" and "Contact Us". The main heading is "Login". Below this is a form with two input fields: "Login ID:" and "Password:". A blue "submit" button with a right-pointing arrow is positioned below the password field. To the right of the form is an "Options" section containing links for "Register", "Change Your Password", "Forgotten Your Login ID?", and "Forgotten Your Password?".

After you click 'submit', the system will load your policies.



The screenshot shows the user dashboard for Mrs Omatest. At the top left is the Friends Provident International logo. At the top right are links for "Home", "Legal", "Privacy", "Accessibility", "Contact us", and "Site Map". Below the logo is a navigation menu with links for "About us", "Customer", "Adviser", "Products", "Funds", "News", and "Downloads". On the left side, there are links for "My Products" and "Logout". The main heading is "Welcome back Mrs Omatest". Below this is a message: "Please wait a moment while we load your policies..." followed by a circular loading spinner icon.

Once you are logged in, you will be greeted by a screen listing your policies and their value, as shown below:



The screenshot shows the Friends Provident International website interface. At the top, there is a dark blue header with the company logo and name on the left, and navigation links (Home, Legal, Privacy, Accessibility, Contact us, Site Map) on the right. Below the header is a lighter blue navigation bar with links for About us, Customer, Adviser, Products, Funds, News, and Downloads. The main content area is white and features a 'My Products' section with a 'Logout' link. A personalized welcome message, 'Welcome back Mrs Omatest', is displayed. Below this, a prompt says 'Click on a policy to view details:'. A table lists seven policies with columns for Product, Value, and a right-pointing arrow. The policies are Premier Plus (89156911), Premier (89156913), Premier (89156915), Premier (89156916), Premier Plus (89156917), Premier (89156919), and Premier (89156920).

| Product | Value | |
|---|------------------|---|
| Premier Plus (89156911) | 335,607.49 GBP | → |
| Premier (89156913) | 26,905.17 USD | → |
| Premier (89156915) | 1,921,909.37 HKD | → |
| Premier (89156916) | 42,562.78 EUR | → |
| Premier Plus (89156917) | 725,987.84 GBP | → |
| Premier (89156919) | 36,339.39 USD | → |
| Premier (89156920) | 569,924.27 HKD | → |

Selecting a plan will give you more information on your policy details, including a plan overview, current investment choice, premium details and plan details and dates.

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My Products
[Logout](#)

My Products

Premier Plus

Plan Overview

| | |
|---------------|---|
| Policy Number | 89156911 |
| Value | 335,607.49 GBP # view details |

▼ Current Investment Choice
 J65 The Fidelity Portfolio (100%)

▼ Premium Details
 Regular Payment: 120,000.00 GBP Annual

▼ Plan Details and Dates
 Policy Owner/s: Jemima Omatest, Jeremy Omatest
 Commencement Date: 01/11/2002
 End Date: 01/11/2022

This figure is an indication of the value of your policy based on the most recent fund prices. It is not a surrender value and does not show the effect that future charges, including surrender penalties will have on the policy's value.

The prices given are the most recent available. However, some funds are priced on a weekly and others on a monthly basis.

Additional benefits such as Waiver of Premium, Additional Life Cover and Permanent Health Insurance are currently not supported by this site. Should you require any further information, please [contact us](#).


My Contact Details

Address:
 Tom Uat Team Test Policy
 Please Do Not Use
 Akala Building
 Tortola
 British Virgin Islands

My Other Products

- [Premier Plus](#)
No: 89156911
- [Premier](#)
No: 89156913
- [Premier](#)
No: 89156915
- [Premier](#)
No: 89156916
- [Premier Plus](#)
No: 89156917
- [Premier](#)
No: 89156919
- [Premier](#)
No: 89156920
- [Premier](#)
No: 89156921
- [Premier Plus](#)
No: 89156922
- [Premier](#)
No: 89156924
- [Premier](#)
No: 89156927
- [Premier](#)
No: 89156928
- [Premier](#)
No: 89156929
- [Premier](#)
No: 89156930

You also have access to fund information.


[Home](#) | [Legal](#) | [Privacy](#) | [Accessibility](#) | [Contact us](#) | [Site Map](#)

[About us](#) | [Customer](#) | [Adviser](#) | [Products](#) | [Funds](#) | [News](#) | [Downloads](#)

My Products
[Logout](#)

Current Fund Holdings using latest available prices

| Fund | Unit Type | No. of Units | Fund Price Date | Unit Price (bid) | Exchange Rate | Unit Values |
|----------------------------|--------------------|--------------|-----------------|------------------|---------------|----------------|
| J65 The Fidelity Portfolio | Accumulation Units | 43156.25 | 24/07/2007 | 1.75 GBP | 1.00000 | 75,652.91 GBP |
| J65 The Fidelity Portfolio | Initial Units | 148291.26 | 24/07/2007 | 1.75 GBP | 1.00000 | 259,954.58 GBP |

Total gross value of units: 335,607.49 GBP

Important Notes

This figure is an indication of the value of your policy based on the most recent fund prices. It is not a surrender value and does not show the effect that future charges, including surrender penalties will have on the policy's value.

The prices given are the most recent available. However, some funds are priced on a weekly and others on a monthly basis.

Additional benefits such as Waiver of Premium, Additional Life Cover and Permanent Health Insurance are currently not supported by this site. Should you require any further information, please [contact us](#).

[back](#)

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Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405
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.

Hong Kong

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

Friends Provident International Limited
Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong
Telephone: +852 2524 2027 Fax: +852 2868 4983

United Arab Emirates

Friends Provident International Limited's branch office:

Friends Provident International Limited
PO Box 215113, Dubai, United Arab Emirates
Telephone: + 9714 299 5910 Fax: + 9714 299 5930
Email: dubaiservicing@fpinternational.com

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 Ministry of Economy to
conduct life insurance and savings business.



FRIENDS PROVIDENT
INTERNATIONAL