

Online Access User Guide - Bonds

July 2010

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.

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

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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:

- Plan overview
- Policy value
- Unit holdings
- Provisional deals
- Exchange rates
- Accounts

When is the system available?

The International Customer Site is available (UK time):

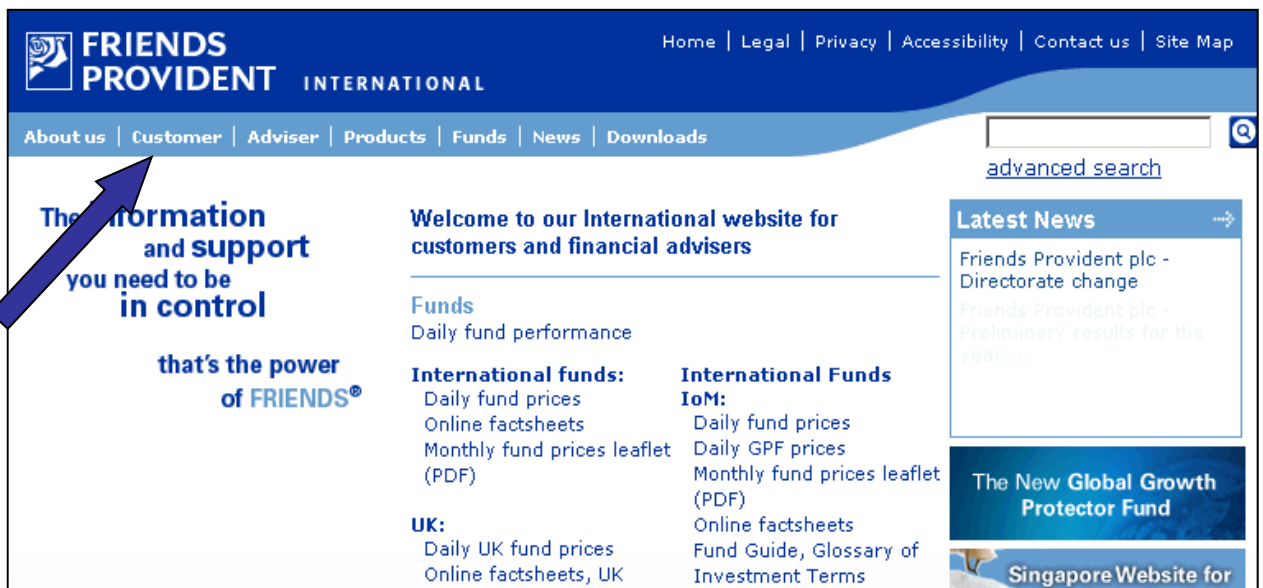
Monday to Friday: 0400 – 2200

Saturday: 0400 – 1800

Sunday: 1000 – 2200

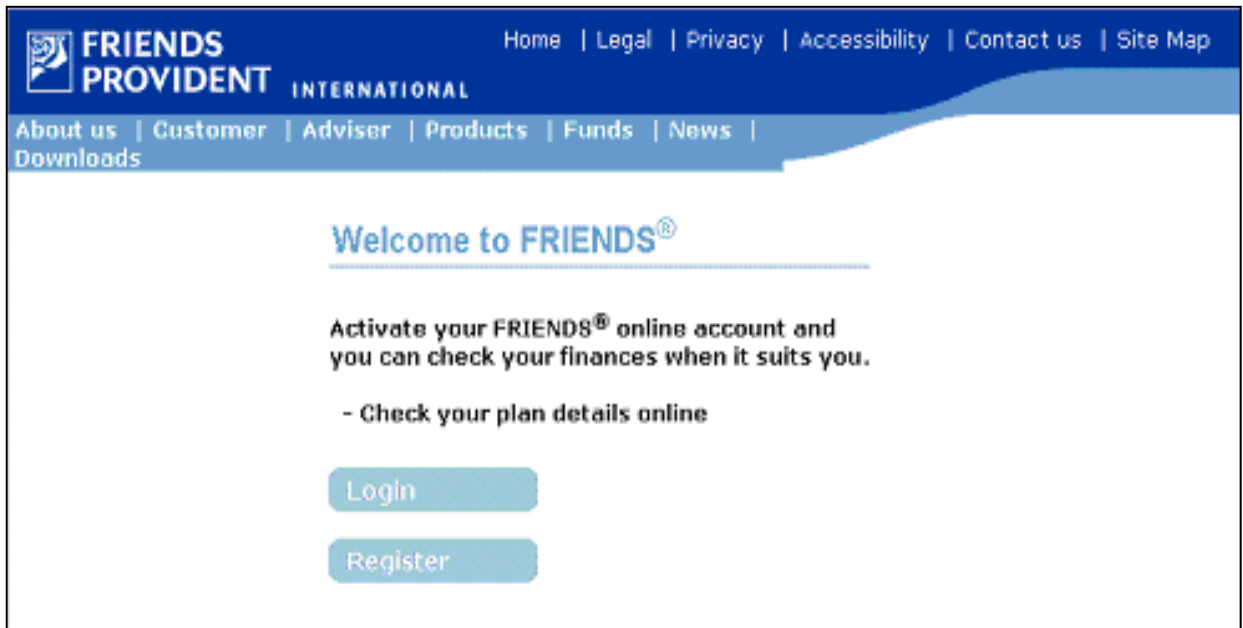
How to register

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 welcome message, a 'Funds' section with links to Daily fund performance, International funds (Daily fund prices, Online factsheets, Monthly fund prices leaflet (PDF)), and UK (Daily UK fund prices, Online factsheets, UK). There is also an 'International Funds IoM' section with links to 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 is visible on the right, and a 'The New Global Growth Protector Fund' banner is at the bottom right.

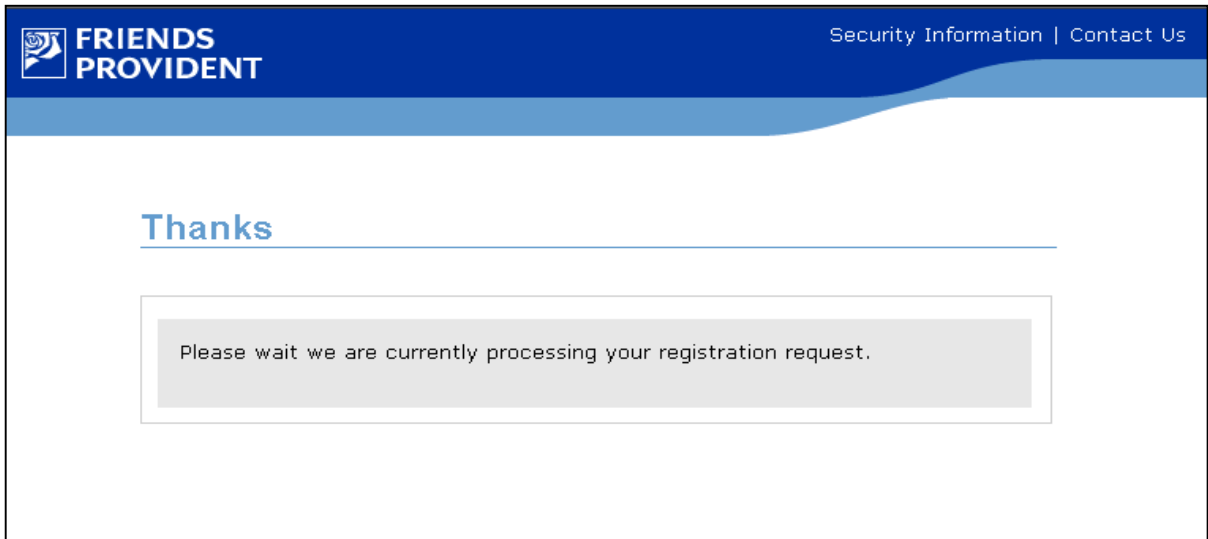
After clicking on the Customer link you will be presented with the following screen:



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.

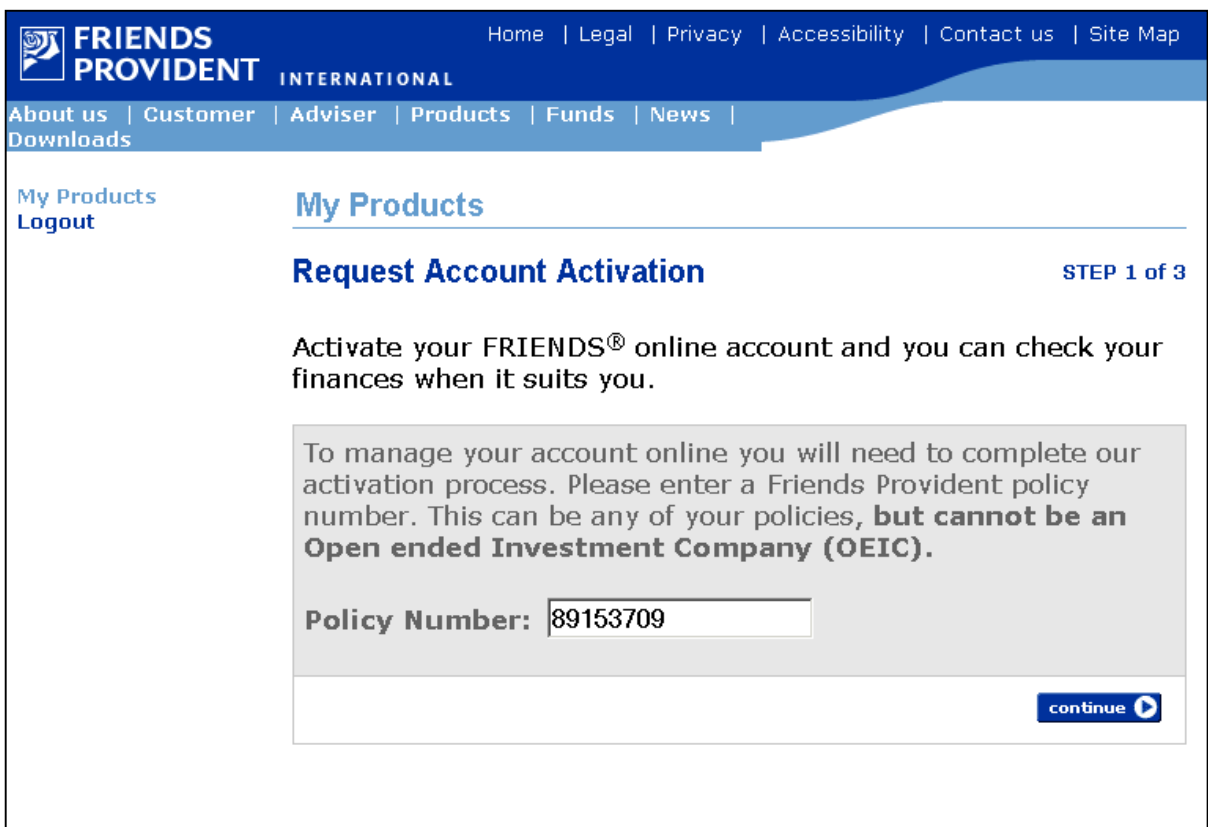
The screenshot shows the registration form on the FRIENDS PROVIDENT website. The header includes the company logo and name, and links for Security Information and Contact Us. The form is titled 'Registration' and includes a sub-heading 'Please take a few moments to fill out the following details.' and a note 'Fields marked * are mandatory'. The form fields are: * 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), and a checkbox for 'I live outside the UK'. Below this are four address line fields: * 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:



The screenshot shows the Friends Provident website header with the logo on the left and 'Security Information | Contact Us' on the right. Below the header, the word 'Thanks' is displayed in a blue font, underlined. A grey rectangular box in the center contains the text: 'Please wait we are currently processing your registration request.'

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



The screenshot shows the Friends Provident International website header with the logo on the left and navigation links: 'Home | Legal | Privacy | Accessibility | Contact us | Site Map'. Below the header, there is a secondary navigation bar with links: 'About us | Customer | Adviser | Products | Funds | News | Downloads'. The main content area is titled 'My Products' and 'Request Account Activation', with 'STEP 1 of 3' on the right. The text reads: 'Activate your FRIENDS® online account and you can check your finances when it suits you.' Below this, a grey box contains instructions: 'To manage your account online you will need to complete our activation process. Please enter a Friends Provident policy number. This can be any of your policies, **but cannot be an Open ended Investment Company (OEIC).**' A text input field is labeled 'Policy Number:' and contains the value '89153709'. A blue 'continue' button with a right-pointing arrow is located at the bottom right of the grey box.

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.

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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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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.

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My Products
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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.

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

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, there are links for About us, Customer, Adviser, Products, Funds, News, and Downloads. The main content area is titled "My Products" and "Logout". The primary heading is "Thank you for choosing to manage your account online". Below this, a message states: "To complete the secure validation process we are sending you an activation email." A form titled "Enter your Activation Code" contains a text input field with the code "48CDC8B0E3" and a "continue" button with a right-pointing arrow. A note below the form says: "If you have not yet received your activation code it should arrive within 24 hours." At the bottom, it says: "If you require any assistance, please [contact us](#)."

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

The screenshot shows the Friends Provident International website after the activation process. The top navigation bar and secondary links are identical to the previous screenshot. The main content area is titled "My Products" and "Logout". The primary heading is "Thank you for completing the online account activation process". Below this, a message states: "You can now view your Friends Provident policies online with the login ID and the password you chose." A note below this says: "If you require any assistance, please call us on +44(0) 1624 821212 or email onlineservices@fpinternational.com". At the bottom, it says: "Please click on the 'continue' link below to enter 'My Products'". A "continue" button with a right-pointing arrow is located at the bottom right of the main content area.

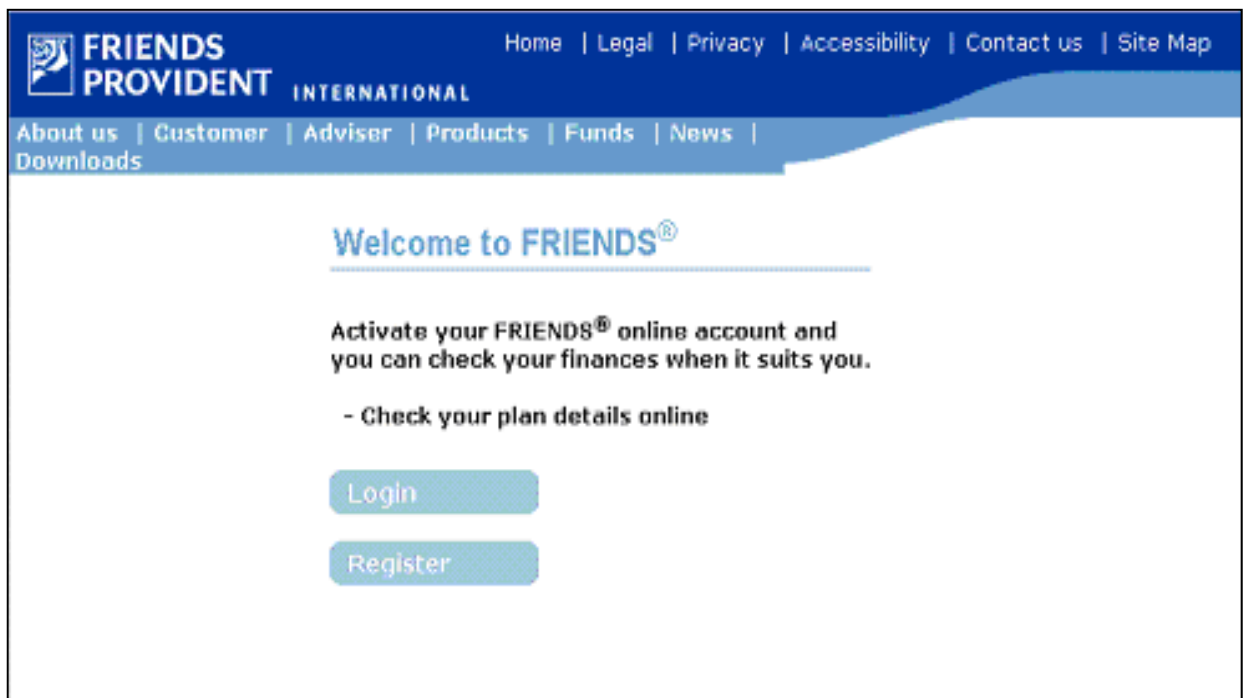
Further emails will be sent after 7, 21 and 28 days following the activation code as a reminder that the code will expire. If you log onto the system after the expiry date then you will be presented with a screen to request another activation code.

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).



The screenshot displays 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 lists About us, Customer, Adviser, Products, Funds, News, and Downloads. The main content area features a welcome message: "Welcome to FRIENDS®" followed by the instruction: "Activate your FRIENDS® online account and you can check your finances when it suits you." Below this, there is a link: "- Check your plan details online". At the bottom of the main content area, there are two buttons: "Login" and "Register".

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

The screenshot shows the Friends Provident login interface. At the top left is the Friends Provident logo. At the top right are links for "Security Information" and "Contact Us". Below the header is a "Login" section with a horizontal line underneath. The login form contains two input fields: "Login ID:" and "Password:". Below these fields is a blue "submit" button with a right-pointing arrow. 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 is the Friends Provident International logo and a navigation menu with links: Home, Legal, Privacy, Accessibility, Contact us, and Site Map. Below this is a secondary navigation menu with links: About us, Customer, Adviser, Products, Funds, News, and Downloads. On the left side, there are links for "My Products" and "Logout". The main content area features a "Welcome back Mrs Omatest" message with a horizontal line underneath. Below the welcome message is a loading indicator consisting of the text "Please wait a moment while we load your policies..." and a circular 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 blue header with the company logo and name, and a navigation menu. Below the header, there is a secondary navigation bar. The main content area displays a welcome message for 'Mrs Onec' and a table of policies. The table has two columns: 'Product' and 'Value'. One policy is listed: 'Managed Portfolio Account 600002' with a value of '960,675 GBP'. A right-pointing arrow is next to the value. Below the table, there is a disclaimer and a copyright notice.

FRIENDS PROVIDENT INTERNATIONAL

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My Products
Logout

[Welcome Back Mrs Onec](#)

Click on a policy to view details:

Product	Value	
Managed Portfolio Account 600002	960,675 GBP	→

Friends Provident International is the trading name of Friends Provident Life and Pensions Limited for business conducted outside the United Kingdom, Member of the Association of International Life Offices.

The Friends Provident International website is not available to Hong Kong residents.

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Selecting a plan will give you more information on your policy details, including a plan overview, value, holdings total, account total and provisional deals.

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My Products
Logout

My Product Summary

Managed Portfolio Account

Plan Overview	
Policy Number	6DDDD2
Today's Value	960,675 GBP
Policy Owners	Mrs Onec Iolse
Commencement Date	17/03/1999
Holdings Total	791,113 GBP View Details
Accounts Total	169,562 GBP View Details
Provisional Deals	Yes View Details

Important Notes

1. This Interim Valuation is intended to give you an indication of the value of this policy at the date shown. It is not a surrender value and does not show the effect that future charges, including surrender charges, will have on the policy's value.
2. The prices given here are the most recent available. However, some funds are priced on a weekly and others on a monthly basis, and may also affect the policy's value. Any pending transactions, such as switches, will not be shown here. Your next statement will contain a complete valuation of all your fund holdings.
3. **You should not act or refrain from acting in reliance upon this valuation or any part because it is not a surrender value.** If you do so, we cannot accept any liability for the consequences and you do so entirely at your own risk. If you require a surrender value, please contact us.

[back to my products](#)

My Contact Details
Email Address:
Address:
Address1-26650
Address1-26650
Address3-26650zzzzzzz
Kerr
IN99 IRA

My Other Products
[Managed Portfolio Account No. 710346](#)

By clicking on the 'View Details' link beside a row of information, you will be presented with further details, as shown in the following screenshot:

Policy Values

Holdings

Accounts

Account Number	Description	Balance	Balance (GBP)
██████████	General Transactions Account	-8 EUR	-6
██████████	General Transactions Account	142,576 USD	70,262
██████████	General Transactions Account	99,403 GBP	99,403
██████████	Provisional Deal Suspense	0 USD -198 USD	-97
			Total GBP: 169,562

Provisional Deals

Deal Type	Description	Settlement Date	Provisional Deal Amount	Provisional Units
Sale	L&C UK Real Estate USD I Fund Experienced Investor Fund USD	03/12/2007	49,802.28 USD	40.1450
Sale	Man Investments Baywater Macro Cl P Acc (USD)	08/04/2008	47,219.03 USD	62,900.0000
Purchase	Man Investments RMP Event Driven Strat Acc USD	08/04/2008	47,219.03 USD	40,451.0000
Purchase	Target Asset Management Asia Fund Class A (USD)	14/03/2008	50,000.00 USD	189.6890

Exchange Rates To Pound Sterling (GBP)

Description	Rate
Euro (EUR)	1.300300
US Dollar (USD)	2.029200

Important Notes

1. This Interim Valuation is intended to give you an indication of the value of this policy at the date shown. It is not a surrender value and does not show the effect that future charges, including surrender charges, will have on the policy's value.
2. The prices given here are the most recent available. However, some funds are priced on a weekly and others on a monthly basis, and may also affect the policy's value. Any pending transactions, such as switches, will not be shown here. Your next statement will contain a complete valuation of all your fund holdings.
3. **You should not act or refrain from acting in reliance upon this valuation or any part because it is not a surrender value.** If you do so, we cannot accept any liability for the consequences and you do so entirely at your own risk. If you require a surrender value, please contact us.

[back to product summary](#) 

By clicking on the arrow beside each table header, you will see further information within each category. You can expand and minimise each section, as needed. An example is shown in the following screenshot.

Policy Values

Holdings				
Total Holding	Description	Market Price (Bid)	Price Date	Market Value (GBP)
48.440	Aliquot Commodity Fund Inc Class A (Commodities PF) USD	1,144.3900 USD	07/03/2008	27,318
20,538.000	Brandeaux Ground Rent Inc Stlg Cls (GBP)	2.9300 GBP	07/03/2008	60,176
139.815	DWS Global Agribusiness A2 Cap (USD)	148.6660 USD	06/03/2008	10,243
9.339	Diapason Rogers Comm Index Agricultural Segment CI R USD	1,490.1560 USD	14/03/2008	6,858
151.800	FMG Funds Rising 3 Fund A (USD)	249.6000 USD	13/03/2008	18,672
541.037	First State Investments China Growth CI I (USD)	75.6300 USD	14/03/2008	20,164
476.940	Henderson Horizon Global Technology A1 Dis (USD)	26.2500 USD	14/03/2008	6,169
2,323.840	Invesco Funds Asia Infrastructure A Dis USD	17.6600 USD	29/02/2008	20,224
810.742	Investec Asset Management GS Gbl Strategic Eqty A Inc \$	96.9300 USD	14/03/2008	38,727
789.577	J.Baer Multipartner Sam Smart Energy B Cap (USD)	26.2300 USD	14/03/2008	10,206
58.844	Julius Baer Multipartner Sam Sust Water C Cap (EUR)	150.2600 EUR	13/03/2008	6,799
6,040.000	Man Investments AHL Diversified Futures Ltd \$	39.4900 USD	12/03/2008	117,543
40,451.000	Man Investments RMF Event Driven Strat Acc USD	1.1670 USD	31/01/2008	23,269
48,550.000	Man Investments RMF Opps - Asian Opps (USD)	1.1240 USD	31/01/2008	26,899
487.000	New Star Asset Management European Hedge Fd USD R Shs \$	145.4300 USD	06/03/2008	34,902
7,406.670	New Star Global Investment Fds Asian Opportunities USD NAV(\$)	14.6240 USD	14/03/2008	53,379
36.756	Oria Capital Management Ltd 3A Commodity Fund Limited USD	1,551.2300 USD	31/01/2008	28,098
36.113	Pioneer Funds Global Ecology A Cap (USD)	267.2100 USD	14/03/2008	4,755
897.340	RAB Multistrategy 'B' USD Shs Experienced Investor Fund USD	146.8200 USD	03/03/2008	64,925
439.170	RAB Multistrategy P Shares Experienced Investor Fund GBP	149.0100 GBP	03/03/2008	65,440
1,950.580	SHK Fund Management Corporate Arbitrage CI E (USD)	21.4000 USD	30/11/2007	20,570
471.165	SHK GS Value Restructuring Fd Series B (USD)	163.4900 USD	02/01/2008	37,961
189.689	Target Asset Management	258.7500 USD	12/03/2008	24,187

Friends Provident International Limited

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British Isles, IM9 1RA
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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
Provider of life assurance and investment products

Authorised by the Office of the Commissioner of Insurance to
conduct long-term insurance business in Hong Kong

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 Insurance Authority to
conduct life insurance and savings business

Registered in Singapore No. F06835G
Authorised by the Monetary Authority of Singapore to conduct life
insurance business in Singapore

