

Fixed Deposits Euro Rates

**For Advisers only
Not for use with customers.**

Call Deposits

3rd May 2012

Provider	Indication Rates	Minimum Deposit*
Bank of Ireland Ltd	1.25%	GBP 5,000
Nationwide International	0.95%	EUR 5,000
Nationwide International	1.00%	EUR 50,000
Permanent Bank International Ltd	1.25%	EUR 50,000
HSBC Bank	0.05%	EUR 100,000

* or currency equivalent where applicable

Notice Accounts

Provider	Indication Rates	Minimum Deposit
Nationwide International 95 Day Notice	1.45%	EUR 5,000
Nationwide International 95 Day Notice	1.50%	EUR 50,000
Permanent Bank International Ltd 35 Day	2.50%	EUR 50,000

These accounts require notice to be given prior to any withdrawal or closure

Weekly Deposits

Provider	Indication Rates	Minimum Deposit*
Bank of Ireland Ltd	0.427%	GBP 5,000
Barclays Wealth	0.13%	GBP 100,000
Lloyds TSB Offshore	0.10%	GBP 10,000
Royal Bank of Scotland International	0.05%	GBP 5,000
Ulster Bank International	0.35%	EUR 1 Million
Alliance & Leicester Intl	0.168%	GBP 5,000
HSBC Bank	0.10%	EUR 100,000

* or currency equivalent where applicable

1 Month Deposits

Provider	Indication Rates	Minimum Deposit*
Australia & New Zealand Banking Group Ltd (ANZ)	0.11%	USD 50,000
Bank of Ireland Ltd	0.495%	GBP 5,000
Barclays Wealth	0.29%	GBP 10,000
Barclays Wealth(New Monies Only)	0.70%	GBP 10,000**
Royal Bank of Scotland International	0.09%	GBP 5,000
Ulster Bank International	0.50%	EUR 1 Million
Lloyds TSB Offshore	0.15%	GBP 10,000
Alliance & Leicester Intl	0.267%	GBP 5,000
HSBC Bank	0.10%	EUR 100,000

* or currency equivalent where applicable

** Closing 31/05/2012 or earlier if fully subscribe

3 Month Deposits

Provider	Indication Rates	Minimum Deposit*
Australia & New Zealand Banking Group Ltd (ANZ)	0.25%	USD 50,000
Bank of Ireland Ltd	2.00%	GBP 5,000
Barclays Wealth	0.43%	GBP 10,000
Barclays Wealth(New Monies Only)	0.95%	GBP 10,000**
Lloyds TSB Offshore	1.65%	GBP 10,000
Royal Bank of Scotland International	0.34%	GBP 5,000
Ulster Bank International	1.27%	EUR 1 Million
Alliance & Leicester Intl	0.621%	GBP 5,000
Permanent Bank International Ltd	1.90%	EUR 20,000
Permanent Bank International Ltd	2.10%	EUR 100,000
HSBC Bank	0.15%	EUR 100,000

* or currency equivalent where applicable

** Closing 31/05/2012 or earlier if fully subscribed

6 Month Deposits

Provider	Indication Rates	Minimum Deposit*
Australia & New Zealand Banking Group Ltd (ANZ)	0.43%	USD 50,000
Bank of Ireland Ltd	2.50%	GBP 5,000
Barclays Wealth	0.66%	GBP 10,000
Barclays Wealth(New Monies Only)	1.50%	GBP 10,000**
Lloyds TSB Offshore	1.90%	GBP 10,000
Royal Bank of Scotland International	0.69%	GBP 5,000
Ulster Bank International	1.57%	EUR 1 Million
Alliance & Leicester Intl	0.922%	GBP 5,000
Permanent Bank International Ltd	2.30%	EUR 20,000
Permanent Bank International Ltd	2.50%	EUR 100,000
HSBC Bank	0.20%	EUR 100,000

* or currency equivalent where applicable

** Closing 31/05/2012 or earlier if fully subscribed

12 Month Deposits

Provider	Indication Rates	Minimum Deposit*
Australia & New Zealand Banking Group Ltd (ANZ)	0.64%	USD 50,000
Bank of Ireland Ltd	3.00%	GBP 5,000
Barclays Wealth	1.01%	GBP 10,000
Barclays Wealth(New Monies Only)	2.00%	GBP 10,000**
Lloyds TSB Offshore	2.40%	GBP 10,000
Royal Bank of Scotland International	1.04%	GBP 5,000
Zurich Bank International	2.25%	EUR 50,000
Ulster Bank International	1.90%	EUR 1 Million
Alliance & Leicester Intl	2.35%	EUR 5,000
Permanent Bank International Ltd	3.25%	EUR 20,000
HSBC Bank	0.20%	EUR 100,000
Kleinwort Benson Ltd	2.20%	EUR 1 Million

* or currency equivalent where applicable

** Closing 31/05/2012 or earlier if fully subscribed

European Central Bank
Current Base Rate = 1.00%
Next Meeting: 6th June 2012

Provider's Contact Details, Website and Current Credit Rating

Provider	Contact Details & Website	Current Credit Rating
Australia & New Zealand Banking Group Ltd (ANZ)	Tel: +65 6216 1863 www.anz.com Adrian.Tan@anz.com	AA- Standard & Poors Long Term
Bank of Ireland Ltd	Tel: +44 1624 644246 bankofirelandsales@boioffshore.com www.boioffshore.com	BB+ Standard & Poors Long Term
Barclays Wealth	Tel: +44 1624 694981 helen.corry@barclayswealth.com www.barclayswealth.com	A+ Standard & Poors Long Term
Birmingham Midshires	Tel: 07917 558014 JasonHolloway@hbosplc.com www.bmsavings.co.uk	A Standard & Poors Long Term
Alliance & Leicester Intl	Tel: +44 1624 695024 corporate@alil.co.im www.alil.co.im	A+ Standard & Poors Long Term
Cater Allen Private Bank	Tel: 0800 092 5500 catherine.beckett@Caterallen.co.uk www.caterallen.co.uk	AA- Standard & Poors Long Term
Clydesdale Bank International	Tel: +44 1481 754929 James.Arklie@clydesdalebankinternational.gg www.clydesdalebankinternational.com	BBB+ Standard & Poors Long Term
Lloyds TSB Offshore	Tel: +44 1624 638132 info@e.lloydstsb-offshore.com www.lloydstsb-offshore.com	A Standard & Poors Long Term
ABN AMRO	Tel: +44 1481 751352 danielle.gavet@gg.abnamro.com www.gg.meespierson.com	A Standard & Poors Long Term
Nationwide International	Tel: +44 1624 696010 Michael.barlow@nationwideinternational.com www.nationwideinternational.com	A+ Standard & Poors Long Term
Royal Bank of Scotland International	Tel: +44 1624 656500 Graham.Smith@rbsint.com www.rbsmarkets.com	A Standard & Poor's Long Term

Important Notes

The indicative rates and minimum deposit amounts in this document are current at the date of the correspondence.

The interest rates and minimum deposit amounts above are indicative and do not constitute an offer, solicitation or representation that your customer will receive the interest rate quoted. In order to obtain full details including, but not limited to, availability, payment, borrowing and deposits they should contact the various institutions direct. At this time your customer should also ensure they are familiar with the terms and conditions regarding the process in place at the end of their chosen fixed deposit. It may be the case that, in the absence of a further instruction, the fixture will rollover for a further period at the prevailing rates.

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Friends Provident International Limited

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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.

XIOM-FD EURO

