

Fixed Deposits Sterling Rates

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

Call Deposits**3rd May 2012**

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	1.35%	GBP 5,000
Bank of Ireland Ltd	2.50%	GBP 5,000*
Britannia International	1.60%	GBP 50,000
Clydesdale Bank International	0.50%	GBP 5,000
Clydesdale Bank International	0.80%	GBP 100,000
HSBC Bank	0.30%	GBP 100,000
Nationwide International	1.25%	GBP 5,000
Nationwide International	1.80%	GBP 25,000
Permanent Bank Intl Ltd	1.00%	GBP 50,000

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

Notice Accounts

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl 95 Day Notice	2.75%	GBP 50,000
Birmingham Midshires 30 Day Notice	1.80%	GBP 5,000
Britannia International 30 Day Notice	1.70%	GBP 50,000
Clydesdale Bank International 30 Day Notice	0.95%	GBP 10,000
Clydesdale Bank International 30 Day Notice	1.25%	GBP 100,000
Clydesdale Bank International 95 Day Notice	1.40%	GBP 10,000
Kleinwort Benson Ltd 92 Day Notice	1.50%	GBP 1 Million
Kleinwort Benson Ltd 189 Day notice	2.00%	GBP 1 Million
Lloyds TSB Offshore 95 Day Notice	1.20%	GBP 10,000
Nationwide International 95 Day Notice	1.80%	GBP 5,000
Nationwide International 95 Day Notice	2.30%	GBP 25,000
Permanent Bank Intl Ltd 35 Day Notice	1.50%	GBP 25,000

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

Weekly Deposits

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	0.43219%	GBP 100,000
Bank of Ireland Ltd	0.728%	GBP 5,000
Barclays Wealth	0.41%	GBP 10,000
HSBC Bank	0.31%	GBP 100,000
Lloyds TSB Offshore	0.20%	GBP 10,000
Royal Bank of Scotland International	0.24%	GBP 5,000
Ulster Bank International	0.62%	EUR 1 Million*

*** or currency equivalent where applicable**

1 Month Deposits

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	0.546%	GBP 100,000
Australia & New Zealand Banking Group Ltd (ANZ)	0.45%	USD 50,000*
Bank of Ireland Ltd	0.834%	GBP 5,000
Barclays Wealth	0.60%	GBP 10,000
Barclays Wealth(New Monies Only)	1.05%	GBP 10,000**
Britannia International	0.85%	GBP 250,000
HSBC Bank	0.32%	GBP 100,000
Investec Bank	1.00%	GBP 50,000
Lloyds TSB Offshore	0.60%	GBP 10,000
Royal Bank of Scotland International	0.39%	GBP 5,000
Ulster Bank International	0.80%	EUR 1 Million*

* or currency equivalent where applicable

** Closing 30/05/2012 or earlier if fully subscribed

3 Month Deposits

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	0.87688%	GBP 100,000
Australia & New Zealand Banking Group Ltd (ANZ)	0.68%	USD 50,000*
Bank of Ireland Ltd	2.60%	GBP 5,000**
Barclays Wealth	0.84%	GBP 10,000
Barclays Wealth(New Monies Only)	1.30%	GBP 10,000**
Britannia International	2.00%	GBP 250,000
Clydesdale Bank International	0.90%	GBP 10,000
HSBC Bank	0.35%	GBP 100,000
Investec Bank	1.75%	GBP 50,000
Kleinwort Benson Ltd	1.15%	GBP 250,000
Kleinwort Benson Ltd	1.40%	GBP 1 Million
Lloyds TSB Offshore	1.90%	GBP 10,000
Permanent Bank Intl Ltd	2.50%	GBP 20,000
Royal Bank of Scotland International	0.74%	GBP 5,000
Ulster Bank International	1.53%	EUR 1 Million*

* or currency equivalent where applicable

** closing 30/05/2012 or earlier if fully subscribed

6 Month Deposits

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	1.19563%	GBP 100,000
Australia & New Zealand Banking Group Ltd (ANZ)	0.96%	USD 50,000*
Bank of Ireland Ltd	2.75%	GBP 5,000**
Barclays Wealth	1.05%	GBP 10,000
Barclays Wealth(New Monies Only)	1.65%	GBP 10,000**
Britannia International	2.25%	GBP 50,000
Clydesdale Bank International	1.35%	GBP 10,000
HSBC Bank	0.55%	GBP 100,000
Investec Bank	2.50%	GBP 50,000
Kleinwort Benson Ltd	1.65%	GBP 250,000
Kleinwort Benson Ltd	1.90%	GBP 1 Million
Lloyds TSB Offshore	2.20%	GBP 10,000
Nationwide International	2.10%	GBP 5,000
Nationwide International	2.50%	GBP 50,000
Permanent Bank Intl Ltd	2.70%	GBP 20,000
Royal Bank of Scotland International	1.14%	GBP 5,000
Ulster Bank International	1.85%	EUR 1 Million*

* or currency equivalent where applicable

** closing 30/05/2012 or earlier if fully subscribed

12 Month Deposits

Provider	Indication Rates	Minimum Deposit
Alliance & Leicester Intl	3.20%	GBP 5,000
Alliance & Leicester Intl	3.50%	GBP 100,000**
Australia & New Zealand Banking Group Ltd (ANZ)	1.35%	USD 50,000*
Bank of Ireland Ltd	3.50%	GBP 5,000**
Barclays Wealth	1.48%	GBP 10,000
Barclays Wealth(New Monies Only)	2.50%	GBP 10,000**
Birmingham Midshires	3.00%	GBP 5,000
Britannia International	2.70%	GBP 50,000
Cater Allen Private Bank	3.20%	GBP 50,000
Clydesdale Bank International	3.40%	GBP 10,000
HSBC Bank	0.95%	GBP 100,000
Investec Bank	3.35%	GBP 50,000
Kleinwort Benson Ltd	2.87%	GBP 250,000
Kleinwort Benson Ltd	3.00%	GBP 1 Million
Lloyds TSB Offshore	3.10%	GBP 10,000
Nationwide International	2.50%	GBP 5,000
Nationwide International	2.80%	GBP 50,000
Nationwide International	3.10%	GBP 100,000
Permanent Bank Intl Ltd	3.50%	GBP 20,000
Royal Bank of Scotland International	1.69%	GBP 5,000
Royal Bank of Scotland International(New Monies)	3.00%	GBP 50,000**
Scottish Widows Bank	1.75%	GBP 10,000
Ulster Bank International	2.36%	EUR 1 Million*
Zurich Bank International	1.75%	GBP 10,000

* or currency equivalent where applicable

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

Yearly Deposits

Provider	Indication Rates(AER)	Minimum Deposit
Birmingham Midshires – 2 Year	3.50%	GBP 5,000
Birmingham Midshires – 3 Year	3.75%	GBP 5,000
Birmingham Midshires – 5 Year	4.00%	GBP 5,000
Clydesdale Bank International – 2 Year	3.80%	GBP 10,000
Clydesdale Bank International – 3 Year	4.00%	GBP 10,000
Clydesdale Bank International – 5 Year	4.30%	GBP 10,000
Investec Bank – 24 Month	3.45%	GBP 50,000
Investec Bank – 36 Month	3.50%	GBP 50,000
Kleinwort Benson Ltd – 24 Month	3.37%	GBP 250,000
Kleinwort Benson Ltd – 24 Month	4.00%	GBP 1 Million
Kleinwort Benson Ltd – 36 Month	3.62%	GBP 250,000
Kleinwort Benson Ltd – 36 Month	4.50%	GBP 1 Million
Permanent Bank Intl Ltd – 2 Year	3.68%	GBP 20,000
Permanent Bank Intl Ltd – 3 Year	3.71%	GBP 20,000
Permanent Bank Intl Ltd – 5 Year	3.84%	GBP 20,000
Scottish Widows Bank – 3 Year	3.50%	GBP 10,000
Scottish Widows Bank – 5 Year	4.00%	GBP 10,000

Bank of England Monetary Policy Committee

Current Base Rate = 0.50%

Next Meeting: 10th May 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.Arkie@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 STERLING