

# fund prices

International funds

## June 2011

Fund Prices as at the last price available on 31 May 2011.

Access to these funds is only available through the Friends Provident International product range.

**This leaflet is for information only and should not be considered as a financial promotion.  
The information should not be relied upon for buying and selling decisions.**

**The information shown refers to the past. Past performance is not a reliable guide to future performance. The value of an investment and any income from it is not guaranteed and can go up and down depending on investment performance and currency exchange rates.**

# Fund Information

With the exception of the FPI Monthly Distribution Fund and funds investing into UK land, Friends Provident International will pay no tax on the underlying funds. The income and dividends from some of the underlying investments may, depending on the country of investment, be liable to tax deducted at source but, once added to the funds, there are no tax deductions. This means there is greater potential for growth.

For each fund managed by external fund managers, Friends Provident International has created its own fund which invests exclusively in the underlying fund(s), apart from a proportionately small amount of liquidity which may be held as a cash balance. The unit price of the Friends Provident International Fund will be different from the underlying fund, but should move broadly in line with it.

The underlying investments of the funds available are Friends Provident Life Funds, authorised Unit Trusts, Open Ended Investment Companies (OEICs) or Société d'Investissement à Capital Variable (SICAV). SICAVs are Open Ended Investment Companies, based in Luxembourg.

The unit linked policies through which you may invest in these funds are not designed for early cash-in and an early cash-in charge may be applied. These funds are intended for medium to long-term investment (five years +).

## Risk Factors

- Past performance should not be viewed as a reliable guide of future performance. Fund prices may go up and down depending upon underlying investment performance, and the value of your investment cannot be guaranteed. Investments held within a fund may not be denominated in the currency of that fund and the value of those assets can go up and down simply because of movements in currency exchange rates. You may get back less than you have paid in.
- An investment in equity based funds entails risk, as individual stock prices can move up and down more dramatically than other forms of investment. Shares, when sold, may be worth less than their original cost and you may get back less than you paid in.
- Property is an illiquid asset. Where a fund invests in properties, sometimes the properties may not be so easy to sell and this means that we may need to delay up to six months the cashing in or switching of units. The value of property depends on the individual views of the valuers.

- The With Profit fund performance depends on the investment profits and losses the fund makes and on decisions we take about their distribution. We don't guarantee future bonuses. A market value reduction may be applied in some circumstances. You could get back less than you have paid in.
- Where a fund invests in fixed interest securities the value can go up and down as interest rates change. For example, if interest rates rise, the value is likely to fall.
- Some funds invest in company bonds. High yielding bonds are usually lower grade. These carry an increased risk to both the income and capital value of the fund – for example, if the company issuing the bond has financial difficulties and stops trading.
- Some funds invest in a concentrated number of stocks and so are riskier than broader-based funds.
- Some funds invest in commodity markets and investment values can move up and down sharply depending on levels of speculation and supply and demand.
- Where a fund invests in emerging markets, investment values can move sharply down or up. These markets tend not to be so well regulated as developed markets and political unrest is more likely.
- Many funds can now use derivative instruments as an investment tool. A derivatives instrument normally forms a contract between two or more parties and, used in funds, derives its value based on the value of an underlying asset at a particular point in time. The main types of derivatives are futures, forwards, options and swaps, with these instruments generally being used to hedge (reduce) risk, but can also be used for speculative purposes (at increased risk). Losses can be greater than the money put into these instruments.
- Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

## Notes

Performance figures are provided by Financial Express Limited on a bid to bid basis over 1, 3 and 5 years / since launch, with income reinvested.

All performance figures are for accumulation units and are shown in the currency of the fund.

All funds deal on a daily basis.

## Key

1 Available to all products

2 Closed to new business

3 Not available to multi-currency IIB, Ultima and AlphaSave investors

4 Available to GBP IIB investors only

5 Available to multi-currency IIB, Ultima and AlphaSave investors only

6 Available to AlphaSave investors only

7 Not available to Ultima and AlphaSave investors

FUND DETAILS					PERFORMANCE IN CURRENCY OF FUND				
Friends Provident International Fund	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Years	5 Years	Since Launch	
<b>Managed Funds</b>									
FPI Capinordic FoF Flexibel 100 SEK <sup>6</sup>	11/2009	SEK	11.176	11.889	9.58 %	N/A	N/A	11.76 %	
FPI Capinordic FoF Trend SEK <sup>6</sup>	11/2009	SEK	10.461	11.129	0.46 %	N/A	N/A	4.61 %	
FPI F&C Diversified Growth (EUR) <sup>5</sup>	09/2003	EUR	0.944	1.004	4.19 %	-5.03 %	-18.90 %	0.43 %	
FPI F&C Diversified Growth (GBP) <sup>1</sup>	06/1994	GBP	1.916	2.038	2.41 %	3.51 %	21.42 %	103.83 %	
FPI F&C Mixed Cautious Fund <sup>5</sup>	03/2007	EUR	0.845	0.899	0.96 %	-9.33 %	N/A	-15.67 %	
FPI Fidelity Multi-Asset Strategic <sup>5</sup>	05/2007	EUR	1.012	1.077	2.74 %	7.20 %	N/A	1.20 %	
FPI Investec Cautious Managed <sup>1</sup>	09/2003	GBP	1.559	1.659	11.20 %	30.57 %	27.68 %	65.85 %	
FPI JPM Global Balanced EUR <sup>5</sup>	09/2003	EUR	1.332	1.417	6.82 %	9.00 %	13.55 %	41.70 %	
FPI Monthly Distribution GBP <sup>1</sup>	09/2003	GBP	1.280	1.362	13.68 %	13.07 %	11.40 %	36.17 %	
FPI Naventi Aktiv Förvaltning Balanserad SEK <sup>6</sup>	11/2009	SEK	10.464	11.132	2.90 %	N/A	N/A	4.64 %	
FPI Naventi Aktiv Förvaltning Offensiv SEK <sup>6</sup>	11/2009	SEK	10.413	11.078	1.57 %	N/A	N/A	4.13 %	
FPI Sarasin GlobalSar EUR <sup>5</sup>	04/2008	EUR	0.979	1.042	5.61 %	-3.83 %	N/A	-2.10 %	
Friends Provident With Profit Fund - Series 1 <sup>2</sup>	09/1996	GBP	1.567	1.668	0.97 %	3.02 %	5.10 %	43.50 %	
Friends Provident With Profit Fund - Series 2 <sup>2</sup>	05/1999	GBP	1.366	1.366	1.04 %	3.02 %	5.16 %	36.46 %	
Friends Provident With Profit Fund - Series 3 <sup>2</sup>	07/2001	GBP	1.208	1.208	1.09 %	3.34 %	5.78 %	20.80 %	
Friends Provident With Profit Fund - Series 4 <sup>3 7</sup>	07/2001	GBP	1.139	1.212	1.06 %	3.26 %	5.76 %	21.17 %	
Friends Provident With Profit Fund - Series 5 <sup>4</sup>	07/2002	GBP	1.112	1.183	1.74 %	5.40 %	9.02 %	18.30 %	
<b>Asia Pacific</b>									
FPI Aberdeen Global Asia Pacific Equity <sup>5</sup>	05/2007	USD	1.315	1.399	30.20 %	19.33 %	N/A	31.50 %	
FPI F&C Asia Pacific Dynamic EUR <sup>5</sup>	09/2003	EUR	2.092	2.226	8.34 %	-2.88 %	23.86 %	122.55 %	
FPI F&C Asia Pacific Equity GBP <sup>1</sup>	06/1994	GBP	1.753	1.865	8.68 %	6.37 %	40.35 %	86.49 %	
FPI Invesco Asian Equity <sup>5</sup>	05/2007	USD	1.211	1.288	31.77 %	9.49 %	N/A	21.10 %	
FPI Martin Currie Asia Pacific <sup>5</sup>	05/2007	EUR	1.016	1.081	15.06 %	5.94 %	N/A	1.60 %	
<b>Deposit</b>									
FPI F&C Cash Deposit GBP <sup>7</sup>	06/1994	GBP	1.567	1.667	-0.70 %	-0.38 %	8.14 %	66.70 %	
FPI JPM Dollar Liquidity <sup>5</sup>	09/2003	USD	1.073	1.142	-0.46 %	0.37 %	8.93 %	14.15 %	
FPI JPM Euro Liquidity <sup>5</sup>	09/2003	EUR	1.060	1.128	-0.09 %	2.32 %	8.72 %	12.77 %	
FPI JPM Sterling Liquidity <sup>5</sup>	09/2003	GBP	1.169	1.244	-0.17 %	2.81 %	12.62 %	24.36 %	
<b>Emerging Markets</b>									
FPI Templeton BRIC <sup>5</sup>	10/2005	USD	1.856	1.974	21.15 %	-15.94 %	43.54 %	85.60 %	
<b>Ethical</b>									
FPI F&C Stewardship International <sup>1</sup>	07/1999	GBP	1.122	1.194	8.51 %	12.42 %	25.64 %	19.36 %	
FPI F&C Stewardship UK <sup>1</sup>	06/1994	GBP	2.508	2.668	20.87 %	7.09 %	10.73 %	166.81 %	
<b>Europe</b>									
FPI Baring Eastern Europe <sup>5</sup>	03/2007	EUR	0.925	0.984	7.56 %	-22.33 %	N/A	-7.50 %	
FPI East Capital Balkan <sup>6</sup>	10/2005	SEK	7.566	8.049	-5.72 %	-41.71 %	-27.98 %	-24.34 %	
FPI East Capital Eastern European <sup>6</sup>	10/2005	SEK	12.473	13.269	3.51 %	-15.54 %	11.67 %	24.73 %	
FPI F&C European Growth & Income (EUR) <sup>5</sup>	09/2003	EUR	1.169	1.244	13.50 %	-23.44 %	-23.04 %	24.36 %	

FUND DETAILS				PERFORMANCE IN CURRENCY OF FUND				
Friends Provident International Fund	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Years	5 Years	Since Launch
<b>Europe (continued)</b>								
FPI F&C European Growth & Income (GBP) <sup>1</sup>	06/1994	GBP	3.714	3.951	17.16 %	1.28 %	19.38 %	295.11 %
FPI Fidelity European Growth <sup>5</sup>	03/2007	EUR	0.860	0.915	12.13 %	-10.79 %	N/A	-15.27 %
FPI Henderson Horizon European Growth <sup>5</sup>	03/2007	EUR	0.878	0.934	22.80 %	1.15 %	N/A	-12.20 %
FPI JPM Euroland Equity <sup>5</sup>	09/2003	EUR	1.390	1.479	18.60 %	-20.21 %	-17.70 %	47.87 %
FPI Lannebo Småbolag <sup>6</sup>	10/2005	SEK	18.535	19.718	25.36 %	38.13 %	56.60 %	85.35 %
FPI Lannebo Sverige <sup>6</sup>	03/2006	SEK	13.797	14.678	21.80 %	31.93 %	41.30 %	35.50 %
FPI Morgan Stanley European Equity Alpha <sup>5</sup>	09/2003	EUR	1.352	1.438	18.80 %	-1.96 %	2.19 %	43.83 %
FPI Systematiska Covered Call <sup>6</sup>	02/2009	SEK	13.229	14.073	12.44 %	N/A	N/A	32.29 %
<b>Global Equity</b>								
FPI F&C Global Equity EUR <sup>5</sup>	09/2003	EUR	1.183	1.258	4.69 %	-6.85 %	-11.39 %	25.85 %
FPI F&C Global Equity GBP <sup>1</sup>	06/1994	GBP	1.762	1.874	9.17 %	2.44 %	22.11 %	87.45 %
FPI Investec Global Strategic Equity <sup>5</sup>	05/2007	USD	0.824	0.877	24.47 %	-12.34 %	N/A	-17.60 %
FPI M&G Global Basics <sup>5</sup>	05/2007	EUR	1.025	1.090	18.91 %	-0.68 %	N/A	2.50 %
FPI M&G Global Leaders <sup>5</sup>	05/2007	EUR	0.744	0.791	7.51 %	-9.49 %	N/A	-25.60 %
FPI Templeton Growth <sup>5</sup>	03/2007	EUR	0.806	0.857	9.21 %	-0.74 %	N/A	-20.12 %
FPI Thames River Equity Managed <sup>1</sup>	08/1996	GBP	2.115	2.250	11.67 %	9.76 %	21.83 %	109.41 %
<b>International Bond</b>								
FPI F&C International Bond <sup>1</sup>	06/1994	GBP	2.351	2.501	-1.76 %	32.15 %	46.57 %	150.11 %
FPI F&C Strategic Bond <sup>1</sup>	09/2003	GBP	1.434	1.526	10.39 %	22.88 %	25.35 %	52.55 %
FPI Fidelity Euro Bond <sup>5</sup>	03/2007	EUR	1.117	1.188	-0.09 %	15.75 %	N/A	11.70 %
FPI Invesco Euro Corporate Bond <sup>5</sup>	03/2007	EUR	1.292	1.374	7.85 %	29.72 %	N/A	29.20 %
FPI Invesco Sterling Bond <sup>5</sup>	03/2007	GBP	1.352	1.438	9.83 %	35.47 %	N/A	35.20 %
FPI Morgan Stanley Euro Strategic Bond <sup>5</sup>	09/2003	EUR	1.186	1.262	1.98 %	17.78 %	16.73 %	26.17 %
FPI Morgan Stanley Global Bond <sup>5</sup>	09/2003	USD	1.383	1.471	13.36 %	20.89 %	34.01 %	47.13 %
FPI Nordea Swedish Bond <sup>6</sup>	10/2005	SEK	11.214	11.930	-0.91 %	15.45 %	14.04 %	12.14 %
FPI Nordea Swedish Kroner Reserve <sup>6</sup>	10/2005	SEK	10.987	11.688	0.73 %	4.48 %	9.19 %	9.87 %
FPI Schroder ISF Strategic Bond <sup>5</sup>	05/2007	EUR	1.190	1.266	10.19 %	19.12 %	N/A	19.00 %
FPI Thames River High Income <sup>5</sup>	03/2007	GBP	1.120	1.191	8.74 %	5.16 %	N/A	12.00 %
<b>Japan</b>								
FPI F&C Japan <sup>5</sup>	09/2003	EUR	0.898	0.955	-12.05 %	-18.59 %	-39.08 %	-4.47 %
<b>North America</b>								
FPI BlackRock US Flexible Equity <sup>5</sup>	05/2007	USD	0.896	0.953	20.92 %	-1.54 %	N/A	-10.40 %
FPI F&C North American Equity EUR <sup>5</sup>	09/2003	EUR	0.984	1.047	4.57 %	13.63 %	-0.51 %	4.68 %
FPI F&C North American Equity GBP <sup>1</sup>	06/1994	GBP	2.097	2.231	7.93 %	26.17 %	33.31 %	123.09 %
FPI Investec American Equity <sup>5</sup>	09/2003	USD	1.334	1.419	18.26 %	2.14 %	10.07 %	41.91 %
<b>Property and Property Securities</b>								
FPI Aviva Investors UK Property <sup>5</sup>	03/2007	GBP	0.686	0.730	4.73 %	-13.49 %	N/A	-31.40 %
FPI Fidelity Global Property (EUR) <sup>5</sup>	03/2007	EUR	0.704	0.749	10.87 %	-1.40 %	N/A	-29.60 %

FUND DETAILS					PERFORMANCE IN CURRENCY OF FUND			
Friends Provident International Fund	Launch Date	Currency	Bid Price	Offer Price	1 Year	3 Years	5 Years	Since Launch
<b>Property and Property Securities (continued)</b>								
FPI Fidelity Global Property (GBP) <sup>5</sup>	03/2007	GBP	0.902	0.960	13.32 %	9.33 %	N/A	-9.80 %
FPI M&G UK Property <sup>5</sup>	03/2007	GBP	0.648	0.689	-1.67 %	-13.94 %	N/A	-35.20 %
FPI Morgan Stanley European Property <sup>5</sup>	09/2003	EUR	1.434	1.525	34.65 %	-7.60 %	-23.84 %	52.55 %
FPI Morgan Stanley US Property <sup>2</sup>	09/2003	USD	1.884	2.004	30.20 %	2.45 %	11.88 %	100.43 %
FPI Schroder Global Property Securities <sup>5</sup>	05/2007	EUR	0.760	0.809	32.87 %	0.66 %	N/A	-24.00 %
FPI Thames River Property Growth & Income <sup>5</sup>	03/2007	GBP	0.813	0.865	22.62 %	0.99 %	N/A	-18.70 %
FPI UK Property GBP <sup>1</sup>	09/2003	GBP	1.180	1.255	7.47 %	3.33 %	-8.67 %	25.53 %
<b>Specialist</b>								
FPI Schroder ISF Middle East <sup>5</sup>	04/2008	USD	0.748	0.796	17.80 %	-27.73 %	N/A	-25.20 %
<b>Theme</b>								
FPI BlackRock New Energy <sup>5</sup>	05/2007	EUR	0.575	0.612	-4.64 %	-43.46 %	N/A	-42.50 %
FPI BlackRock World Gold <sup>5</sup>	03/2007	USD	1.798	1.913	25.47 %	18.37 %	N/A	75.76 %
FPI DWS Global Agribusiness <sup>5</sup>	04/2008	USD	1.028	1.094	40.44 %	-2.93 %	N/A	2.80 %
FPI Invesco Asia Infrastructure <sup>5</sup>	05/2007	USD	1.064	1.132	34.51 %	-5.08 %	N/A	6.40 %
FPI Investec Global Energy <sup>5</sup>	10/2005	USD	1.526	1.623	32.24 %	-13.79 %	32.70 %	52.60 %
FPI JPM Global Natural Resources <sup>5</sup>	04/2008	EUR	1.042	1.109	21.73 %	-2.62 %	N/A	4.20 %
FPI Schroder Global Climate Change Equity <sup>5</sup>	04/2008	EUR	0.956	1.017	14.08 %	-10.15 %	N/A	-5.44 %
<b>UK</b>								
FPI F&C UK Equity <sup>1</sup>	06/1994	GBP	2.452	2.608	18.00 %	10.50 %	26.26 %	160.85 %
FPI F&C UK Index Tracker <sup>1</sup>	07/1999	GBP	1.246	1.326	17.77 %	9.01 %	21.56 %	32.55 %
FPI Invesco UK Equity <sup>5</sup>	03/2007	GBP	0.886	0.943	22.21 %	1.14 %	N/A	-11.40 %
FPI Investec UK Equity <sup>1</sup>	09/2003	GBP	1.624	1.728	18.71 %	6.35 %	16.50 %	72.77 %

# Funds: risk/reward profile

Each fund has been placed into one of five categories within a risk spectrum ranging from “Cautious” right through to “Aggressive”. It should be noted that these categories represent a spectrum of risk within the Friends Provident International fund range and no attempt has been made to compare them with other investments.

## GUIDE TO THE RISK/REWARD PROFILE

### Grade 1

Funds offering conservative return similar to money market rates.

### Grade 2

Low risk funds offering security and potential growth.

### Grade 3

These funds take a balanced approach to investment by holding a diverse portfolio of assets.

### Grade 4

A more focused asset exposure provides good growth potential with the risk of short-term volatility.

### Grade 5

These aggressive funds balance the risk of high volatility with the potential for high capital growth.

### Grade 1

FPI F&C Cash Deposit GBP <sup>7</sup>	FPI JPM Dollar Liquidity <sup>5</sup>	FPI JPM Euro Liquidity <sup>5</sup>	FPI JPM Sterling Liquidity <sup>5</sup>
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### Grade 2

FPI F&C International Bond <sup>1</sup>	FPI Invesco Sterling Bond <sup>5</sup>	FPI Nordea Swedish Kroner Reserve <sup>6</sup>	Friends Provident With Profit Fund - Series 3 <sup>2</sup>
FPI F&C Mixed Cautious Fund <sup>5</sup>	FPI Investec Cautious Managed <sup>1</sup>	FPI Schroder ISF Strategic Bond <sup>5</sup>	Friends Provident With Profit Fund - Series 4 <sup>3 7</sup>
FPI Fidelity Euro Bond <sup>5</sup>	FPI Morgan Stanley Euro Strategic Bond <sup>5</sup>	Friends Provident With Profit Fund - Series 1 <sup>2</sup>	Friends Provident With Profit Fund - Series 5 <sup>4</sup>
FPI Invesco Euro Corporate Bond <sup>5</sup>	FPI Morgan Stanley Global Bond <sup>5</sup>	Friends Provident With Profit Fund - Series 2 <sup>2</sup>	

### Grade 3

FPI Aviva Investors UK Property <sup>5</sup> (Note: Focused, specialist investment)	FPI F&C Global Equity GBP <sup>1</sup>	FPI Monthly Distribution GBP <sup>1</sup>	FPI Thames River High Income <sup>5</sup>
FPI Capinordic FoF Flexibel 100 SEK <sup>6</sup>	FPI F&C Stewardship International <sup>1</sup>	FPI Naventi Aktiv Förvaltning Balanserad SEK <sup>6</sup>	FPI Thames River Property Growth & Income <sup>5</sup>
FPI Capinordic FoF Trend SEK <sup>6</sup>	FPI F&C Strategic Bond <sup>1</sup>	FPI Nordea Swedish Bond <sup>6</sup>	FPI UK Property GBP <sup>1</sup> (Note: Focused, specialist investment)
FPI F&C Diversified Growth (EUR) <sup>5</sup>	FPI Fidelity Multi-Asset Strategic <sup>5</sup>	FPI Sarasin GlobalSar EUR <sup>5</sup>	
FPI F&C Diversified Growth (GBP) <sup>1</sup>	FPI JPM Global Balanced EUR <sup>5</sup>	FPI Templeton Growth <sup>5</sup>	
FPI F&C Global Equity EUR <sup>5</sup>	FPI M&G UK Property <sup>5</sup> (Note: Focused, specialist investment)	FPI Thames River Equity Managed <sup>1</sup>	

### Grade 4

FPI Aberdeen Global Asia Pacific Equity <sup>5</sup>	FPI F&C North American Equity GBP <sup>1</sup>	FPI Invesco Asian Equity <sup>5</sup>	FPI Lannebo Sverige <sup>6</sup>
FPI BlackRock US Flexible Equity <sup>5</sup>	FPI F&C Stewardship UK <sup>1</sup>	FPI Invesco UK Equity <sup>5</sup>	FPI M&G Global Basics <sup>5</sup>
FPI BlackRock World Gold <sup>5</sup>	FPI F&C UK Equity <sup>1</sup>	FPI Investec American Equity <sup>5</sup>	FPI M&G Global Leaders <sup>5</sup>
FPI F&C Asia Pacific Dynamic EUR <sup>5</sup>	FPI F&C UK Index Tracker <sup>1</sup>	FPI Investec Global Energy <sup>5</sup>	FPI Martin Currie Asia Pacific <sup>5</sup>
FPI F&C Asia Pacific Equity GBP <sup>1</sup>	FPI Fidelity European Growth <sup>5</sup>	FPI Investec Global Strategic Equity <sup>5</sup>	FPI Morgan Stanley European Equity Alpha <sup>5</sup>
FPI F&C European Growth & Income (EUR) <sup>5</sup>	FPI Fidelity Global Property (EUR) <sup>5</sup>	FPI Investec UK Equity <sup>1</sup>	FPI Morgan Stanley European Property <sup>5</sup>
FPI F&C European Growth & Income (GBP) <sup>1</sup>	FPI Fidelity Global Property (GBP) <sup>5</sup>	FPI JPM Euroland Equity <sup>5</sup>	FPI Morgan Stanley US Property <sup>2</sup>
FPI F&C Japan <sup>5</sup>	FPI Henderson Horizon European Growth <sup>5</sup>	FPI JPM Global Natural Resources <sup>5</sup>	FPI Naventi Aktiv Förvaltning Offensiv SEK <sup>6</sup>
FPI F&C North American Equity EUR <sup>5</sup>	FPI Invesco Asia Infrastructure <sup>5</sup>	FPI Lannebo Småbolag <sup>6</sup>	FPI Schroder Global Climate Change Equity <sup>5</sup>

Continued on page 7

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### Grade 4 (continued)

FPI Schroder Global Property Securities <sup>5</sup>

FPI Systematiska Covered Call <sup>6</sup>

### Grade 5

FPI Baring Eastern Europe <sup>5</sup>

FPI DWS Global Agribusiness <sup>5</sup>

FPI East Capital Eastern European <sup>6</sup>

FPI Templeton BRIC <sup>5</sup>

FPI BlackRock New Energy <sup>5</sup>

FPI East Capital Balkan <sup>6</sup>

FPI Schroder ISF Middle East <sup>5</sup>

### Policyholder protection

Policyholders resident in an EEA Member state, the Channel Islands or the Isle of Man at bond commencement, will be afforded the protection of The UK Financial Services Compensation Scheme (FSCS).

Policyholders resident in other countries at the date of bond commencement will not have any protection under the FSCS.

The maximum level of compensation for claims against firms declared in default on or after 1 January 2010 is 90% of the claim with no upper limit. You can get further information from the Financial Services Authority or from the Financial Services Compensation Scheme.

### Client categorisation

Friends Provident International categorises each investment customer as a 'retail client'. This gives you the highest level of protection available under the Financial Service Authority's (FSA) Conduct of Business Rules.

### About Friends Provident International

Friends Provident Life Assurance Limited's main business is providing life assurance and investment products. It is entered on the FSA register, number 110413.



Friends Provident International is a trading name of Friends Provident Life & Pensions Limited and Friends Provident Life Assurance Limited for business conducted outside the United Kingdom

Friends Provident Life Assurance Limited is authorised by the Financial Services Authority to carry on Class I and Class III business in Cyprus and Malta.

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA England  
Incorporated company limited by shares and registered in England number 782698

Authorised and regulated in the United Kingdom by the Financial Services Authority and authorised to provide services in Malta by the Malta Financial Services Authority

Member of The Association of International Life Offices

Salisbury Office: United Kingdom House, Castle Street, Salisbury, Wiltshire SP1 3SH England

Telephone +44(0) 1722 311611 Fax +44(0) 1722 332005

E-mail [fp.int@friendsprovident.com](mailto:fp.int@friendsprovident.com) Website [www.fpinternational.com](http://www.fpinternational.com)

