

Lower charges make a difference...

...by helping give extra drive to
your clients' investments

Premier

For Advisers only.
Not for use with customers.

Can product charges be offset?

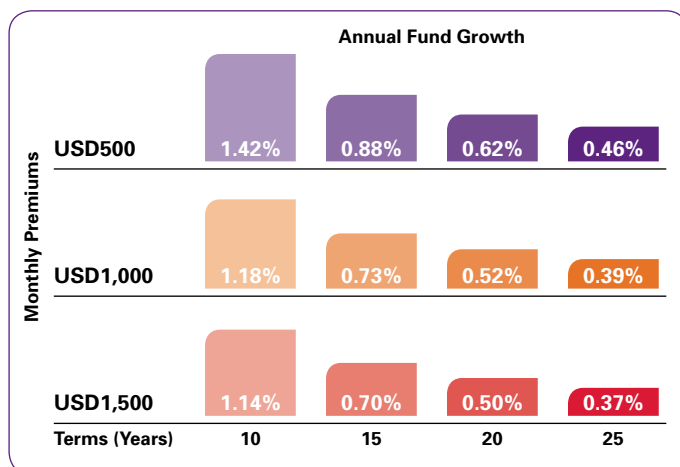
Yes! With our Premier special offer, your client's investments don't need to grow at a high rate to offset product charges.

With most clients benefiting from our special offer terms of up to **147.5% allocation** over the initial 18 months, even annual fund growth of **less than 1%** means product charges are covered!*

Once that level of growth is achieved...

...the rest is all your clients!

* Growth is based upon increase in unit price. Net of Fund Management charge of 0.1% per month and figures quoted include all current product charges, assuming no Additional Life Cover or Premium Protection Cover.



A little more about Premier

- Our Premier Special Offer is available from **1 April until 30 June 2011**.
- Payments can be made monthly, quarterly, half-yearly or yearly.
- More premium = more Initial Units.
- Premier has no bid/offer spread (a difference in the price at which units are bought or sold).
- Premium increases and decreases can be made free of charge.
- Regular or ad-hoc withdrawals can be taken free of charge.

... and with Friends Provident International you get a company with more than 30 years' experience in international investment, with a base on the AAA-rated Isle of Man, one of the leading centres of international life assurance.

Important Information

Premiums may be paid in US dollars, Hong Kong dollars, sterling or euro.

This document must be read with the principal Premier brochure and technical guide, copies of which are available on request.

Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you discuss with your clients the specific risks associated with individual investments before making any investment decisions.

Fund prices may go up and down depending upon the underlying investment performance or, where investments held within a fund are not denominated in the currency of that fund, simply because of movements in currency exchange rates.

All fund performance is quoted net of annual charges however past performance should not be viewed as an indication of future performance - the value of your clients' investments cannot be guaranteed and they may get back less than they paid in.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Terms and Conditions

Any new and premium increase business will benefit from the offer terms, provided the following criteria are met:

- To qualify, application forms must be received at Friends Provident International Limited's offices on or before 30 June 2011 with all necessary documentation received and the case put in force by 31 July 2011.
- There will be a grace period until 31 July 2011 to enable Friends Provident International Limited to complete the new business process.
- Applications received after 30 June 2011 will receive standard terms.
- The minimum term to Option Date is ten years.
- Only complete years will apply towards calculations.
- Extra offer allocations will invest into Initial Units for the 18-month Initial Unit Period (subject to a 1.5% Initial Unit charge per quarter).

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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

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

Friends Provident, Friends Provident International and FRIENDS are registered trade marks of the Friends Provident Group plc group of companies in the UK and other countries

- Applications received prior to the offer start date, which are cancelled and resubmitted during the new offer period will not qualify for the enhanced terms.
- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms at any time.

Any new business will benefit from the offer terms provided the following additional criteria are met:

- The minimum premium for a Premier proposal to qualify for extra allocation is USD500* per month.
- A maximum term of 25 years applies when calculating offer terms.

Any premium increase will benefit from the offer terms provided the following additional criteria are met:

- The minimum premium increase level for a Premier plan is USD 50* per month.
- Only those plans where the total plan premium paid following the increase is USD 500* per month or above will qualify for this offer. If the total plan premium paid following the increase is below USD 500* per month, the increased premiums will receive standard terms.
- Allocation rates shown for increases above USD 2000* per month will only apply if the original plan was taken out with a premium of above USD 2,000* per month.
- If the premium has been previously decreased, only the portion exceeding the previous highest premium amount shall be entitled to enjoy the increase offer.
- A maximum of 24 years applies when calculating offer allocations.

If a dispute should arise from this offer, the decision of Friends Provident International will be final.

*For your information, the minimum premiums and minimum increase limits in the other available currencies are given in the tables below:

Qualifying Total Plan Minimum Premiums

	USD	GBP	EUR	HKD
Monthly	500	334	500	4,000
Quarterly	1,500	1,000	1,500	12,000
Half-Yearly	3,000	2,000	3,000	24,000
Annual	6,000	4,000	6,000	48,000

Minimum Increase Limits

	USD	GBP	EUR	HKD
Monthly	50	33.50	50	400
Quarterly	150	100	150	1,200
Half-Yearly	300	200	300	2,400
Annual	600	400	600	4,800

