

## PRODUCT DETAILS – International

For Adviser use only. Not for use with customers.

### Reserve

#### Minimum initial premium

- Whole of Life: GBP 50,000, USD 75,000, EUR 75,000 and HKD 600,000.
- Capital Redemption: GBP 100,000, USD 150,000, EUR 150,000 and HKD 1,200,000.

#### Withdrawals

Penalty-free withdrawals. Minimum amount GBP 250 (or currency equivalent). The value of the portfolio **must not** fall below GBP 10,000 (or currency equivalent) or below 10% of the premium during the initial charging period.

#### Death Benefit

- Whole of Life: The lesser of 101% of Surrender Value, or Surrender Value plus GBP 10,000 (or currency equivalent).
- Capital Redemption: Not applicable.

The fees and charges detailed are correct as at the date of this publication. However, Friends Provident International Limited reserves the right to amend these fees without notification upon confirmation of such amendment from our Stockbroker or Custodian

#### Summary of Charges

These charges are applicable to policies written at the minimum premium level\*

#### Establishment Charge

8.5% of the initial premium on day 1  
or  
0.475% of the initial premium per quarter for the first 5 years  
or  
0.3125% of the initial premium per quarter for the first 8 years

#### Administration Charge

- Non-Discretionary: GBP 118.00 (or currency equivalent) per quarter
- Discretionary: GBP 118.00 (or currency equivalent) per quarter

#### Full Surrender

A Discontinuance Charge equal to the value of the outstanding Establishment Charges remaining (if any)

#### Dealing Charge

- Non-Discretionary: GBP 26.00 (or currency equivalent) for every sale, purchase or alteration to assets of the portfolio
- Discretionary: Nil

*All charges are applicable as at 1 January 2012.*

*\* For larger premiums the above charges will be reduced – please use the FPIL Illustration System to produce a Personalised Charging Structure or request from your FPI Regional Sales Manager.*

This document should be read in conjunction with the current Principal Brochure of Reserve, which details the charges and terms and conditions of Reserve. A copy of the Policy Conditions may be obtained from Friends Provident International on request.

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.

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.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Some telephone communications with the Company are recorded and may be randomly monitored or interrupted.

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court. If your client effects a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

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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

Registered by the Monetary Authority of Singapore to conduct life insurance business in Singapore

