



Global reach,
local insight

Welcome to the world of Friends Provident International





Confidence in a changing market

Friends Provident International is a key contributor to the success of the Friends Life group. Customers around the world are choosing our financial solutions to give them the freedom to get the most from life.

Our award-winning range of products is backed by outstanding customer service and excellent relationships with our business partners, it's not difficult to see why our customers are choosing to stay with us for the long term.

The Friends Life group has over 200 years of experience in the United Kingdom which gives the added assurance of longevity and strong foundations that support our expanding international business. It is this core strength that has enabled us to continue to deliver to our customers and business partners throughout the volatile worldwide markets we have seen in recent years. With the flexibility and expertise to react quickly to global changes, we will grow our business further, always standing by our values of customer understanding, integrity and trust.

John Van Der Wielen
Managing Director International
Friends Life



Investing in the future

In our changing world, people need financial solutions that are both flexible and transportable. We are investing in systems that allow us to meet this need. Using the latest technology, we will continue to deliver sophisticated products across a global audience, always backed by our expert local knowledge. We are committed to outstanding service for both our customers and business partners and strive to exceed the financial goals of those we work with.

We know that people are at the heart of any successful business and we believe that ours are the best. The quality and energy of our international team has been recognised through industry awards and testimonials from business partners and customers, giving examples of our people going the extra mile to deliver exceptional service. We continue to lead the way in the development of our professionals.

John Van Der Wielen has mentioned the great strength and longevity we enjoy as part of the Friends Life group. From this firm foundation, Friends Provident International has flourished to become a leading player in the regions in which we operate.

Paul Tunnicliffe
Director of International Operations
Friends Provident International



You're in good company

Friends Provident International provides competitive life assurance, pensions and investment products for Asia, Middle East, Europe, UK and other selected markets and is part of the Friends Life group. Friends Life group means Friends Life Group plc and all subsidiaries of that company. Also, in this group is Friends Life which was launched in March 2011.

Friends Provident International benefits from a strong relationship with the Friends Life business, sharing a heritage that dates back over 200 years and a reputation of trust, commitment and integrity in providing financial solutions to customers throughout their lives.

Our international operation has more than 30 years of experience of delivering first class products to a global audience and today has offices in the United Arab Emirates, Hong Kong, Singapore and the Isle of Man. We offer the service and award-winning products to help our customers achieve their aspirations, whatever they are.

As part of a group trusted by 5 million people worldwide, you know you're in safe hands with Friends Provident International.

More than 30 years of international experience and offices in the United Arab Emirates, Hong Kong, Singapore and the Isle of Man.

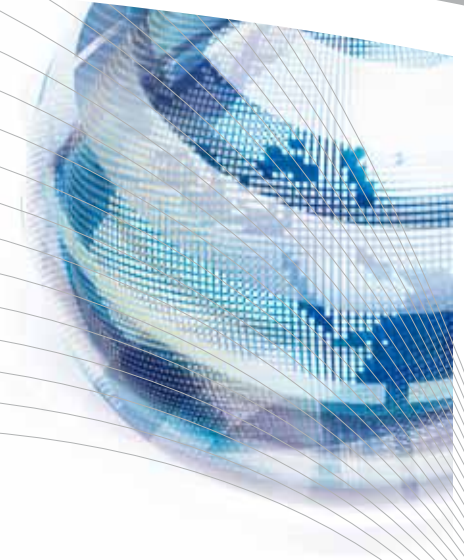


London 07:00

Expertise, insight, understanding and the very best people are just a few of the factors that allow our international business to thrive.



Munich 11:00



Steady growth

Expertise, insight, understanding and the very best people worldwide are just a few of the factors that allow our international business to thrive. Despite difficult conditions, in 2010, our international operations* contributed over half of the Friends Provident group's (now Friends Life group) new business – proof that our approach is paying off.

Our people clearly demonstrate the expert knowledge, commitment and integrity at the heart of Friends Provident International. For example, our technical team provides exceptional expertise and insight into local conditions, helping clients and their advisers to structure their investments to maximum effect. Many employees speak more than one language – including English, French, German, Spanish, Swedish, Icelandic, Mandarin, Farsi and Cantonese – helping them bring clarity and a unique understanding to local markets.

We give our team access to the very latest technology to ensure they remain flexible, responsive and efficient. Our website has been developed to provide online servicing capability for financial advisers, giving them access to the information they need – including current and historic valuations and premium history when they need it.

* including Lombard International Assurance SA and AmLife



Global reach

At Friends Provident International, we pride ourselves on being a global company. We operate in markets that are fast-growing and made up of both expatriate and local customers. To support this, our business is written from jurisdictions that are best suited to meeting clients' needs in different parts of the world.

The Isle of Man combines world-class standards of regulation, transparency and telecoms infrastructure with relatively low rates of direct taxation. The island enjoys an enviable reputation for stability and protection and has received the Sovereign Credit Rating 'AA+' from Standard and Poor's* as at November 2011 'Aaa' from Moody's* as at May 2011. From this base we sell into Asia, Middle East, UK and selected other markets.

We use our UK base for selling into our European markets, selling under OLAB (Overseas Life Assurance Business) regulations. This also enables us to offer locally compliant and bespoke tax-efficient investment and saving vehicles, whilst giving all the advantages that the UK can offer in terms of security and transparency.

Friends Provident International has also supported a select number of distributors in South America over the past 18 years. The work and energy we have devoted to this region demonstrate the potential we believe this area shows for further growth.

We are working in partnership with several prestigious organisations to deliver tailor-made financial solutions for their customers. In December 2009 Friends Provident acquired Financial Partners Business AG (fpb), our distribution partner in Germany. This acquisition was a key step in our strategy for long-term development and growth in the German market. The group is also delighted to have a presence in the Malaysian market after purchasing a 30% stake in a well-established and successful Malaysian life assurance company, AmLife, part of the AmBank Group.

Our partners' local knowledge has proved invaluable in designing tax-efficient and cost-effective solutions for their clients. We've also ploughed our expertise into creating solutions for clients of financial institutions such as banks and other insurance companies, where we have developed a number of effective partnerships.

* Standard and Poor's and Moody's are independent ratings agencies, who assess the strength of financial centres.

We operate in markets that are fast-growing and made up of both expatriate and local customers.



Hong Kong 17:00

Local insight

Our experts live and breathe the areas in which they work, building knowledge that's invaluable when it comes to designing new solutions for the local marketplace.



North Asia

The sales and servicing hub for Friends Provident International's operations in the North Asia region, our Hong Kong office supports a wide range of sophisticated insurance and wealth management solutions. Our local presence and insight give us the chance to get closer to our clients, fully understand their needs and, as a result, deliver truly bespoke solutions.

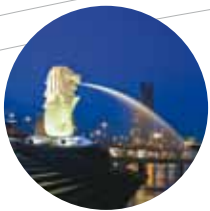


Middle East

Friends Provident International is one of the leading regional life insurance providers in the Middle East. We offer quality financial services products to a variety of business partners.

Our award-winning United Arab Emirates office has made great progress, using local insight to gain an insider's knowledge of the market.

We are building on this to offer financial solutions to the wider market and to expatriates of all nationalities.



South East Asia

Singapore is a well-respected and regulated centre for private banking and wealth management, and a dynamic territory for rapid growth, making it a natural base for Friends Provident International.

We target the mass-affluent and high-net worth markets and having a local presence allows us to react quickly and flexibly to turn opportunities into business as well as delivering first class service to our customers.



UK

In the UK, we are committed to helping Friends Provident International remain the offshore provider of choice in the highly-competitive UK wealth management market. We help our clients to achieve their financial objectives by developing and enhancing solutions that focus on their needs – and providing innovative and competitive products.

We're determined that our team delivers a level of service by which others are judged.



Europe

Our growing reputation in Europe is based on our commitment to providing competitive, tailored investment, pension and protection solutions for customers in our chosen markets. With successful local propositions in the European Economic Area and new opportunities to pursue, we expect continued growth.

An award-winning pedigree

Friends Provident International is justifiably proud of the products and services it provides. Our value has received independent recognition in the form of industry awards.

Friends Provident International is delighted to have won multiple awards on offer, for the third year running, at the 2011 *International Adviser Life Awards*.



OUTSTANDING ACHIEVER
Advisors Choice of the Year
Friends Provident International Limited





Worldwide investment solutions

Friends Provident International offers a wide range of flexible investment options.

Through our portfolio bonds you can access virtually any collective investment fund, fixed deposits and also securities listed on the world's major stock exchanges. A discretionary fund manager can also be appointed to manage and hold custody of the bond's investments, where such an option is required. We can provide access to a range of over 60 leading discretionary fund managers worldwide.

Where such an extensive range of investment options is not required, we are able to offer both regular and lump sum products with access to a focused range of over 200 funds, from more than 30 prestigious fund managers. The fund agreements we have in place with these world-leading fund managers allow us to offer you specially selected funds on substantially discounted terms, chosen on the basis of potential performance and investment expertise of the fund manager.

Further information can be found on our website:

www.fpinternational.com

Helping you to achieve your goals

With extensive experience, our innovative approach to product development and the very latest technology, Friends Provident International can provide you with the most sophisticated financial solutions. To find out more and experience the renowned Friends Provident International customer service for yourself, simply call or e-mail your nearest office (details below). We look forward to working with you – and providing a service that exceeds your expectations.

Alternatively, for a broader view of our offering, please visit our website

www.fpinternational.com



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

Friends Provident International

Registered Office: Pixham End, Dorking, Surrey RH4 1QA England
Incorporated company limited by shares and registered in England and Wales number 4096141
Authorised and regulated in the United Kingdom by the Financial Services Authority
Member of The Association of International Life Offices

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

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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 and regulated in the United Kingdom by the Financial Services Authority

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

