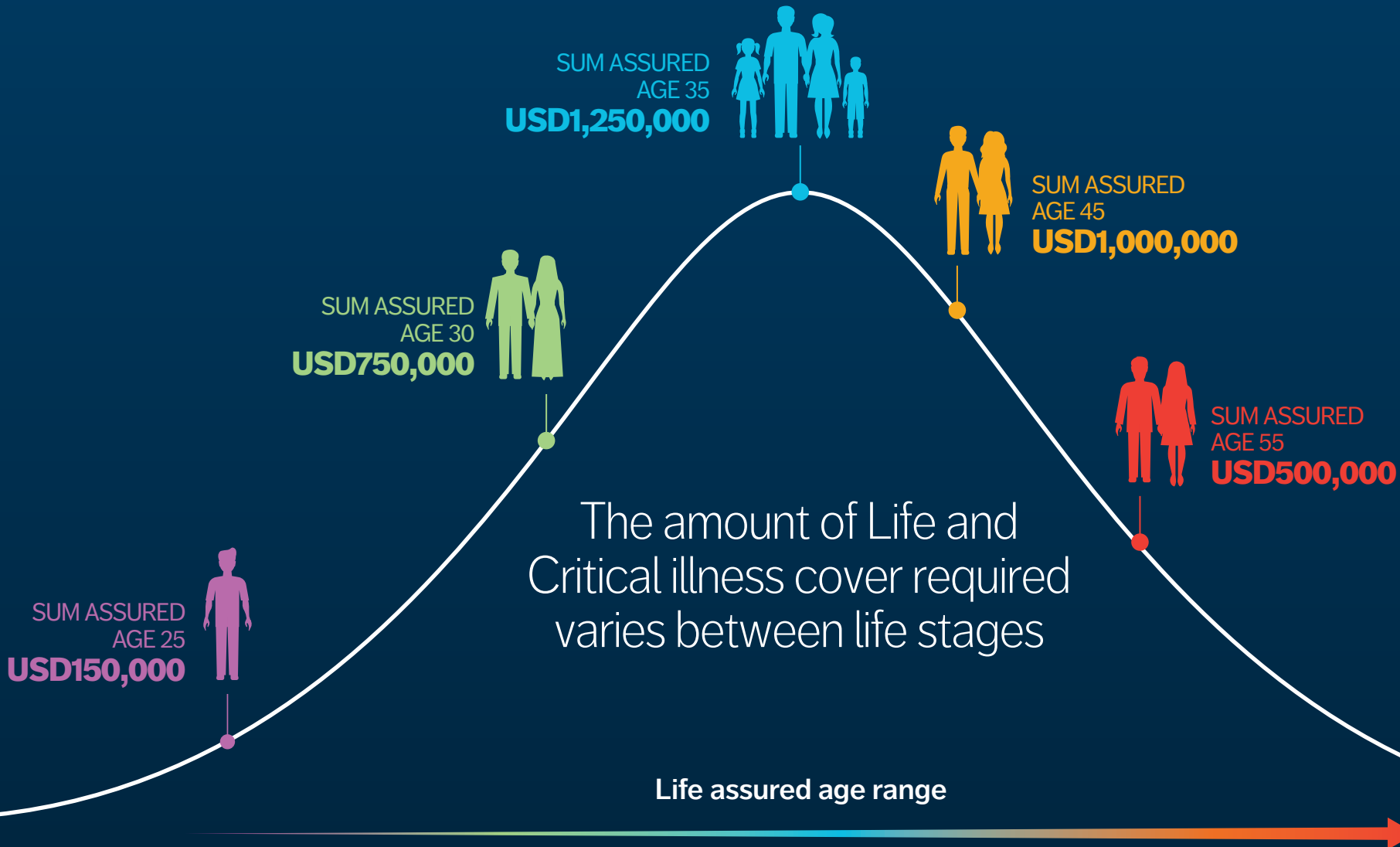


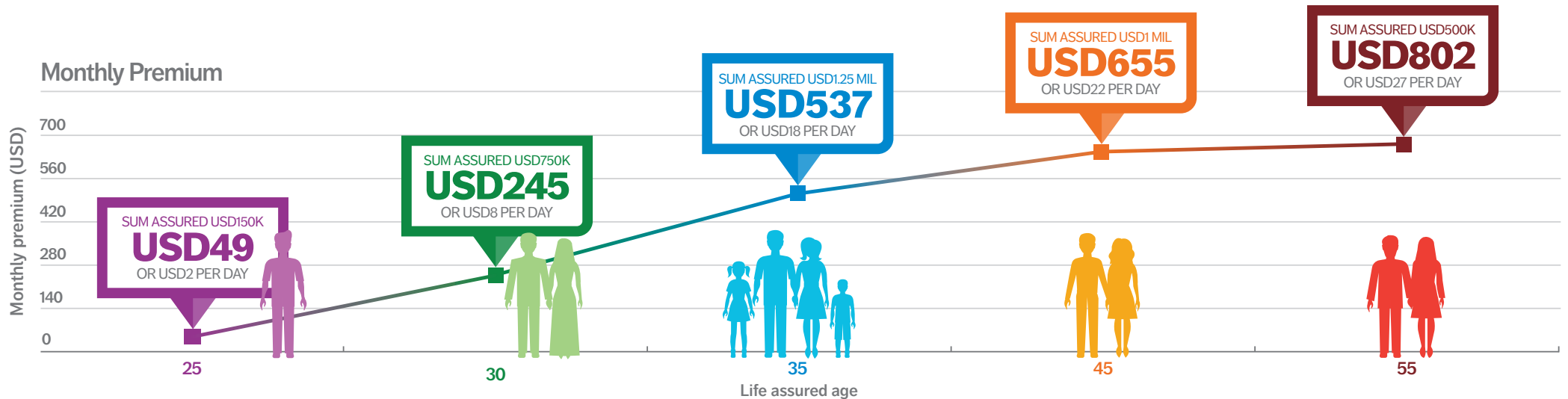
Assess your need for Life and Critical illness insurance



The cover needs above are indicative only. Exact cover requirements will depend on income, age, liabilities etc. at any given time.

Reasons why you need Life and Critical illness cover

No	Reasons	Single	Newly married	Married with kids	Married with empty nest	Married and retired
1	To replace your income on death		✓	✓	✓	
2	To cover your income if you become seriously ill or have an accident	✓	✓	✓	✓	
3	To make potential modifications to your home to help you cope with the impact of a serious illness or an accident	✓	✓	✓	✓	✓
4	To pay additional ongoing costs following a serious illness or an accident e.g. medical, nursing cost etc.	✓	✓	✓	✓	✓
5	To cover debts	✓	✓	✓	✓	✓
6	To cover a mortgage	✓	✓	✓	✓	✓
7	For funeral and repatriation costs	✓	✓	✓	✓	✓
8	To ensure your parents are looked after in retirement		✓	✓	✓	
9	To ensure your children's schooling, university, wedding costs are met			✓	✓	
10	Leave a legacy for your children			✓	✓	✓



Friends Provident International Limited: Registered and 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. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.

The premiums quoted are based on commencing a plan at age 25, 30, 35, 45 and 55 until the age 65 for the relevant sum insured overleaf as a male, non smoker, Indian/Western expatriate.