

Get back on track



It's never too late to restart your premiums.

Saving for your goals

When you first start saving, you usually have a goal in mind. Your circumstances may change along the way but your long term personal and family goals may not change too much.

Whether you are saving for your retirement or to help your children through university or to give them a helping hand on to the property ladder, now could be the time to get back on track and restart your regular premium.

Flexibility

Your Friends Provident International product is designed with long term savings in mind, but it has some flexibility built in because your circumstances may change over time. You can, for example, take a temporary break from paying premiums or reduce the amount you are paying, subject to the minimum permitted.

When things pick up again you can get back on track by returning to your original premiums. Even if you cannot afford to restart your full premium straight away, you can get back into the saving habit with a lower premium amount and increase it back to the original level later.

Remember, that the longer your premiums remain below your original plan, the further you will move away from reaching your original goal.

Why restart now?

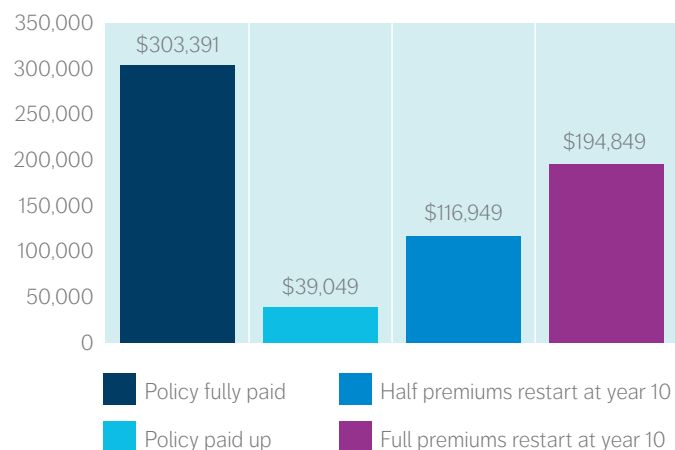
Once the policy's 18 month "initial period" is over, your premiums buy accumulator units which have a lower charge – an annual management charge of 1.2% pa. By restarting your premiums, the overall impact of the charges slowly reduces, leaving your premiums with more potential for investment growth.

However, if your policy remains "paid up", the impact of the higher charges on the premiums you paid in the early years is likely to erode the value over time which could leave you with much less than you expected at the end of the term.

The chart opposite shows an example of how restarting your premiums can help you close in on your goal, either by restarting your original premium or by restarting at a lower premium.

Talk to your financial adviser about the best way to get your premiums back on track.

Value where paid up after 3 years



The example shows an illustration for a monthly premium of USD 1,000 paid into a Premier contract over a 20 year term with a net growth rate of 4.2% pa. (including the 1.2% AMC but excluding any external fund charges), giving a value of USD 303,391. The chart also shows the illustrated value if the policy became paid up after 36 months: with no further premiums; with USD 500 per month restarting in year 10; with USD 1,000 per month restarting in year 10.

The value of your policy will be determined by a combination of the performance of the underlying funds and the impact of the policy's charges. Past performance is not a guide to future performance. Unit prices can go down as well as up and may be affected by movements in exchange rates.

Remember you can now have 24/7 access to your policy information online. Login or register at:
<https://portal.fpinternational.com>

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