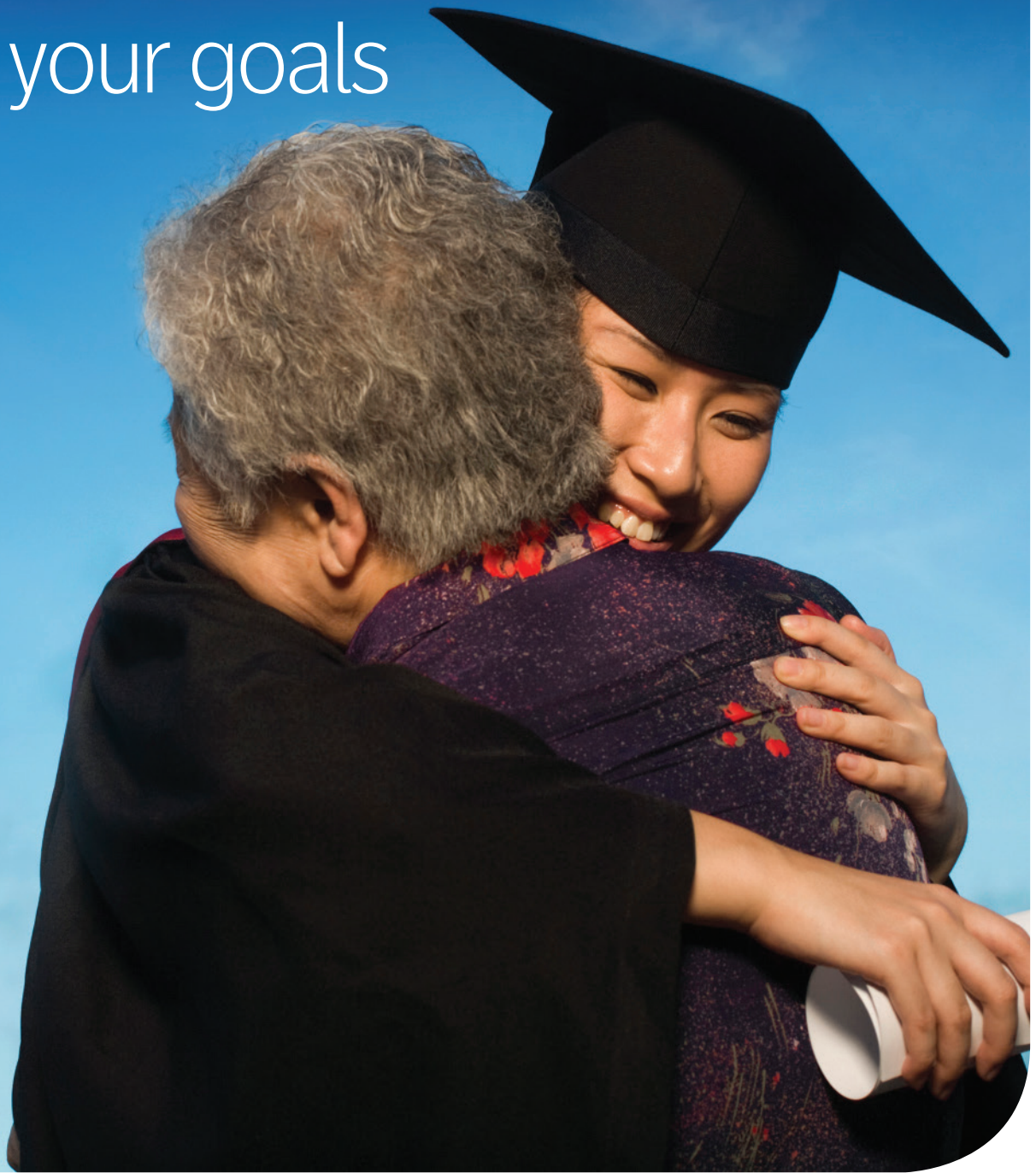


Meet your goals



Saving for your goals

When you first started saving, you probably had a goal in mind.

Whether you were saving for your retirement or to help your children through university or to give them a helping hand on to the property ladder, it's important to keep focussed on that goal and what you need to do to achieve it.

The importance of maintaining premiums

Your Friends Provident International product is designed with long term savings in mind and by maintaining your original premiums, you improve the likelihood of reaching or exceeding your original goal.

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. This means the overall impact of the charges slowly reduces. So, by maintaining your premiums, you are giving your policy even more potential for investment growth.

The importance of your fund choices

The performance of your chosen funds also has a big impact on your policy so remember to review them regularly with the help of your adviser to ensure that they are suitable for your circumstances and they are working hard for you.

Remember you can now have 24/7 access to your policy online, including the facility to switch your funds online. Login or register at:

<https://portal.fpinternational.com>

Flexibility

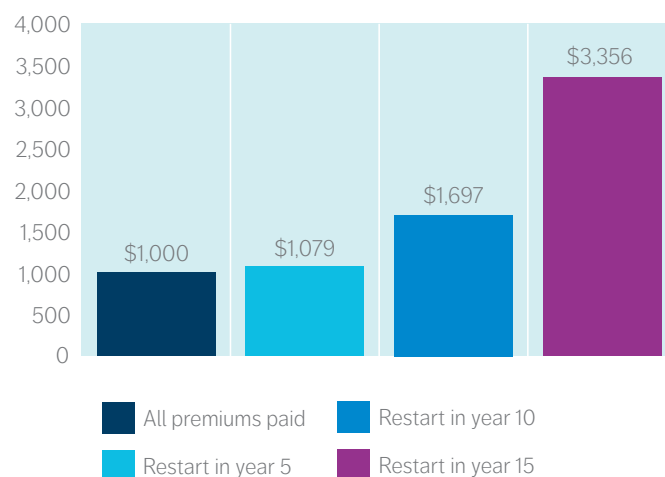
We realise there will be unexpected twists and turns in life and so there is flexibility built in to help you. You can, for example, temporarily reduce or suspend your premiums.

However, if you take advantage of this, remember that the longer your premiums remain below your plan, the further you will move away from reaching your goal.

The chart below shows an illustration of a policy with a monthly premium of USD 1,000 per month over a 20 year term. It shows examples of the amount the premium would need to be to reach your original goal if you stopped paying your premiums after 36 months.

By stopping the monthly premium for only one year, you would need to restart your premium at USD 1,079 per month in order to reach your original goal. If you waited until year 15, this would rise to USD 3,356 per month.

Premium needed to meet original goal if policy paid up after 3 years



The example shows the impact on the premium amount required to achieve your illustrated goal if you stop paying premiums for a time. The 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) shows a value at the end of the term of USD 303,391. The chart shows the premium amount required if the policy became paid up after 36 months and then restarted premiums at the beginning of year 5, year 10 and year 15.

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.

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