

Special Offer: extra allocation for premium increases

This leaflet is intended for existing customers

Let us add a little extra to your premiums to help boost your savings.

If you already have a Premier Advance or Premier Wealth Capital Redemption policy, you could increase your regular premium and take advantage of our special offer. During the initial period of your premium increase (between 18 and 24 months) we will add a little extra to each premium. The rate of this "extra allocation" will depend on the amount and term of your increase.

The allocation rate is based on the new total premium. If the increase takes you into a higher allocation band, the premium increase will benefit from the higher allocation rate.

Initial unit allocation rate (%)

Premier Advance					
Payment term remaining (years)	Monthly premium (USD)				
	500-749	750-1,249	1,250-1,999	2,000-2,999	3,000+
10	110	120	120	125.0	130
11	111	122	122	127.5	133
12	112	124	124	130.0	136
13	113	126	126	132.5	139
14	114	128	128	135.0	142
15	115	130	130	137.5	145
16	116	132	132	140.0	148
17	117	134	134	142.5	151
18	118	136	136	145.0	154
19	119	138	138	147.5	157
20	120	140	140	150.0	160
21	121	142	142	152.5	163
22	122	144	144	155.0	166
23	123	146	146	157.5	169
24	124	148	148	160.0	172

Special offer available until 30 June 2018

Example

Mr Lee is saving towards his retirement by paying **USD 1,500** per month into a Premier Advance policy with a 20 year term; the remaining payment term is 15 years. His income has recently increased and he wants to boost his future retirement fund by increasing his premium by **USD 500** per month for the remainder of the term.

Mr Lee's additional premium will have an extra allocation rate of 37.5% (2.5% x 15 years). This means that we will allocate an extra 37.5% of each premium to initial units, making each of Mr Lee's **USD 500** premiums worth **USD 687.50** for the first 18 months.

Premier Wealth Capital Redemption				
Payment term remaining (years)	Monthly premium (USD)			
	500-749	750-1,249	1,250-1,999	2,000+
10	112.5	115	118	125.0
11	113.5	117	120	126.7
12	114.5	119	122	128.4
13	115.5	121	124	130.1
14	116.5	123	126	131.8
15	117.5	125	128	133.5
16	118.5	127	130	135.2
17	119.5	129	132	136.9
18	120.5	131	134	138.6
19	121.5	133	136	140.3
20	122.5	135	138	142.0
21	123.5	137	140	143.7
22	124.5	139	142	145.4
23	125.5	141	144	147.1
24	126.5	143	146	148.8

This offer is valid for premium increases to existing policies only.

Terms and conditions

In order to benefit from this special offer, the following criteria apply:

- Only premium increases to policies that went in force before 31 March 2018 will qualify for this offer.
- The minimum total premium after increase must be **USD 500** a month (or equivalent). The minimum increase amount is **USD 50** a month (or equivalent).

Minimum monthly premium amount to qualify (including any increase)

	USD	GBP	EUR	HKD	AED
Monthly	500	334	500	4,000	1,833
Quarterly	1,500	1,000	1,500	12,000	5,500
Half-yearly	3,000	2,000	3,000	24,000	11,000
Annual	6,000	4,000	6,000	48,000	22,000

Minimum increase amount

	USD	GBP	EUR	HKD	AED
Monthly	50	33	50	400	183
Quarterly	150	100	150	1,200	549
Half-yearly	300	200	300	2,400	1,098
Annual	600	400	600	4,800	2,196

Reach your goals

To achieve the maximum potential from your savings, you should only increase your premium if you intend to maintain the premiums for the remainder of the policy term.

Contact us

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We recommend that you speak to a professional financial adviser when making a decision to invest.

- The remaining payment term must be at least 10 years. Only complete years will apply towards calculations.
- If the premium has previously been decreased, only an amount above the previous highest premium will qualify.
- In order to qualify for this offer, the increase must be put in force between 1 April 2018 and 30 June 2018. We recommend, therefore, that applications and all necessary documentation are received at the offices of Friends Provident International by 15 June 2018 so that we have enough time to process the application.
- Applications received prior to the offer start date which are cancelled and resubmitted during the offer period will not qualify. All other standard product terms and conditions apply.
- The extra allocation applies during the initial period. Premier Advance has an initial period of 18 months. The initial period for Premier Wealth Capital Redemption is tiered as follows: 18 months for premium increase terms of 10 years; 20 months for 11-15 years; 22 months for 16-20 years and 24 months for 21-25 years.
- Acceptance of the application is at the sole discretion of Friends Provident International Limited.
- We reserve the right to withdraw or to make amendments to these terms at any time without prior notice. All other standard product terms and conditions apply.
- If a dispute should arise from this offer, our decision will be final.
- These terms and conditions shall be governed by and construed in accordance with the laws of the Isle of Man and are subject to the exclusive jurisdiction of the Isle of Man courts unless contrary to local laws.
- Please note that the value of your investment may go down as well as up and is not guaranteed.

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