

Boost your savings with our **Free Premium Top-up Special Offer**

Special Offer available on Premier, Premier Wealth Capital Redemption and Premier Ultra, from 1 May until 31 July 2019.



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

Could you put away a little extra?

Giving your family a secure future requires long-term planning and regularly reviewing your plans. As time moves on, you may want to put away a little extra if you want to succeed in meeting your goals, like paying for a first class education for your children or giving yourself a more comfortable retirement.

To help you achieve this, our **FREE PREMIUM** offer gives your regular premium top-up a boost at the start.

If your total monthly premium after your top-up is:

- **USD 500** or more, we will give you **one free** top-up premium.
- **USD 1,500** or more, we will give you **two free** top-up premiums.

What your free premium could be

Regular premium	\$300	\$750	\$1,000
Top-up	\$200	\$250	\$500
New regular premium	\$500	\$1,000	\$1,500
FREE PREMIUM	\$200	\$250	\$1,000

Example

Ten years ago, Mr & Mrs Costa decided they wanted to be able to afford a university education for their two children in the future, so they started saving **USD 1,000 per month** over 20 years, into a Premier plan. As their two children approach high school age, Mr & Mrs Costa decide that they need to put away a little extra to meet that goal and so they increase their monthly premium by **USD 500** for the remaining 10 years.

By choosing funds which suit them and actively reviewing their fund choices, they hope to have enough to meet their goals. As their total premium is now **USD 1,500 per month**, we will add **two free top-up premiums, worth USD 1,000** to their plan after their first top-up premium is paid.

This offer is valid for regular premium increases only. A regular premium increase will trigger a new initial unit period, see terms below.

Reaching your goals

To make the most of your long-term savings plan, you should only increase your premium if you intend to maintain the premiums for the remainder of the plan term. If you do not maintain the increased premium, charges may apply.

Terms and conditions

- Where the total premium including the top-up (premium increase) equals at least **USD 500 per month** (or currency equivalent), one free top-up premium will be added to the plan. Where the total premium including the top-up equals **USD 1,500 per month** (or equivalent), two free top-up premiums will be added to the plan.
- If premiums are paid quarterly, half yearly or annually, an equivalent monthly amount will be used for the free top-up premium.
- A new initial period will apply to a premium increase. During the initial period, the premium increase will be allocated to initial units which have a higher charge than accumulation units.
- Your free premium(s) will consist of accumulation units to the value of your premium increase (or two times this, if the plan qualifies) which will be added to your plan after the first premium increase has been applied to your plan.
- The free premium(s) will be removed if the plan is surrendered, takes a payment holiday, has a premium decrease or becomes paid up within two years of the top-up starting.
- The minimum increase amount is **USD 50** (or currency equivalent).
- The remaining payment term must be at least 10 years. If the premium has previously been decreased, only an amount above the previous highest premium will qualify.
- To effect a premium increase you must complete an application form which is available from financial advisers or via our website at fpinternational.com.
- In order to qualify for this offer, the increase must be put in force between **1 May 2019 and 31 July 2019**. We recommend, therefore, that applications and all necessary documentation are received at the offices of Friends Provident International by **15 July 2019** 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 new offer period will not qualify. All other standard product terms and conditions apply.
- 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.
- Please note that the value of your investment may go down as well as up and is not guaranteed. The performance of your plan is dependent on the fund choices you make.
- 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.

Contact us

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FPIL cannot provide you with financial advice or recommendations about the suitability of any decision relating to your policy. We strongly recommend that you speak to a professional financial adviser when making a decision to invest.

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