

Are you saving enough for your future?



At certain points in your life there will be important changes that could impact your long-term savings objectives.

You may change jobs, get married, have children or change your retirement plans.

If you are going to need more money in the future, start saving more as soon as you can because your savings journey may have twists and turns along the way, just like Mr Smith's.

Mr Smith started saving into an FPI Premier policy for a more comfortable retirement. However, his happy family of three recently became a family of four.

Now Mr Smith realises he needs to start putting away a little extra for his children's future education as well as his own retirement.

After talking to his financial adviser about increasing his regular monthly premiums, he is pleased to find that:

He can top up his premiums at any premium due date, which means he can start saving more as soon he wants.



With the help of his financial adviser, Mr Smith can choose funds which could give his investment the growth he needs for his new savings objectives.



Topping up at the earliest opportunity will give Mr Smith's investments more time for growth.



How often do you check your investment choices?

Keeping an eye on the funds you have chosen can help you make sure you are on track to meet your long-term savings goals. Remember that long-term saving needs a long-term outlook. Speak to your financial adviser about investment advice.



Are you coming to the end of your savings journey?

As you approach the end of your savings term, your attitude to investment risk will probably change. Your financial adviser can support you in deciding how to start adjusting your fund choices to suit your circumstances.



You can increase your regular premiums if:

- You are an existing policyholder
- You have a minimum of 5 full years remaining on your policy
- You can increase your regular premium by at least **USD 50** per month (or currency equivalent)



Contact us

Email: alt@fpiom.com

Tel: +44 1624 821183

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