



Hassle free access to
investment funds for
up to 12 months

For Advisers only.
Not for use with customers.

It's impossible to predict what may come along in life but your clients can count on FRIENDS to offer a flexible solution to life's little surprises.

Reserve is designed to give maximum investment freedom and among other benefits the flexibility to access up to 90% capital without penalty from day one.

Reserve is now offering even more - the facility to provide your clients the option to re-invest their withdrawals back into the bond within 12 months of the date of withdrawal, with absolutely no establishment charge taken.

It's the little extras that Reserve offers that will help you and your clients decide who to invest with.

Important Information

- This document must be read with the principal Reserve brochure, a copy of which is available on request.
- Premiums that are being re-invested by your client can be paid in any major currency. Please note that we will convert the payment, if different, back into the currency of the plan and will depend on market exchange rates at that time.
- Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you discuss with your clients the specific risks associated with individual investments and withdrawals before making any investment or disinvestment decisions.
- Please be aware that UK residents will be subject to tax if they take withdrawals (including regular withdrawals and adviser fees) in excess of 5% per annum of the total premium. We recommend that you seek guidance from your financial adviser. If you require further information about this, please call our Technical Services helpline on +44(0) 1624 821208.
- Please note that withdrawals will be restricted by a minimum total plan value and minimum withdrawal amount (please refer to the Reserve Brochure for further details)
- All policyholders will receive the protection of the Life Assurance (compensation of policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence
- Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the even of failure of such an investment held within insurance contracts.

Terms and Conditions

To qualify for the re-investment offer, the following criteria have to be met:

- The additional premium must be re-invested within 12 months of the withdrawal payment.
- **Only one additional premium may be re-invested in respect of each withdrawal** and the additional premium amount cannot be more than the amount withdrawn. Should a series of withdrawals have been made, the total amount of the additional premium re-invested cannot exceed the total amount withdrawn within the last 12 months when paying the additional premium.
- The additional premium is subject to the minimum additional premium limits.
- No initial commission is payable on such re-investments.
- The re-investment facility must be requested at the time the additional premium is paid.
- A new dealing form is required to be completed when the additional premium is re-invested. Available on request.
- Friends Provident International Limited reserves the right to withdraw or to make amendments to the terms at any time without prior notice.

If a dispute should arise from this offer, the decision of Friends Provident International will be final.

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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Website: www.fpinternational.com

Incorporated company limited by shares
Registered in the Isle of Man No. 11494

Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the Financial Services Authority for the conduct of investment business in the UK

Provider of life assurance and investment products

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong
Registered in the United Arab Emirates as an insurance company (Registration No.76) and as a foreign company (Registration No. 2013)

Authorised by the United Arab Emirates Insurance Authority to conduct life insurance and savings business
Registered in Singapore No. F06835G

Authorised by the Monetary Authority of Singapore to conduct life insurance business in Singapore

