



Your world-class savings plan

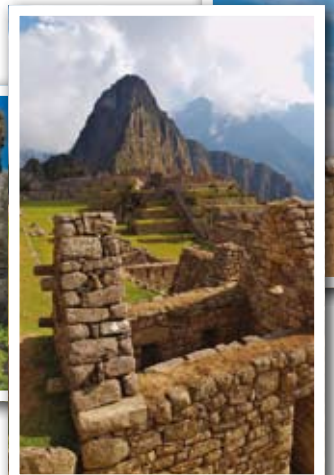
Premier Advance

“To accomplish great things we
must not only act, but also dream;
not only plan, but also believe.”

Anatole France (1844-1924)
Nobel Prize in Literature (1921)



Wonders we treasure
and care for.



Helping you plan for your future with confidence

Making it easier to achieve life's ambitions

Whatever you hope to do in life, it makes sense to start planning as soon as possible. The same is true of your financial future.

Having a plan that will help meet your goals and adapt to changing circumstances is fundamental. You may be investing to prepare for a comfortable retirement, paying for your children's education or their wedding, a holiday home, or perhaps you plan to travel the world.

Whatever your goals may be – Premier Advance can help you to achieve them.



Investing for the future.

The intelligent, regular savings plan

Premier Advance is a savings plan that gives you access to a wide range of funds that offer exposure to asset classes suitable for any investment philosophy, at investment levels not normally available to individual investors.

By investing regularly over the medium to long-term, Premier Advance offers you the control and versatility necessary to make intelligent investment decisions at the right time. This means you can balance between investing when stock markets and unit prices are high and benefit from allocating more units to your Premier Advance plan when markets are relatively low.

If you're thinking ahead then think about Premier Advance – and plan for your future with sound investments



What's on offer – at a glance

Loyalty bonus from tenth plan anniversary – greater rewards for larger premiums and longer terms

Good capital growth potential over the medium to long-term

A comprehensive range of over 200 professionally managed funds

Free fund switching, allowing you to adapt to changing market conditions

Issued as 10 policies for greater freedom of choice – ideal for gifting to your spouse or children

The opportunity to spread risk and diversify your investments

Standard death benefit of 101% of the bid value

Regular premium payments, at a frequency that suits you and your changing circumstances

Save as little as USD300 per month

Choice of premium and valuation currency

Withdrawal flexibility that meets your needs



With you on life's journey.

A policy designed for you...

However well we prepare, life can still surprise us.
It's comforting to know that when your circumstances
change, so can your plan.

Premier Advance has been built to deliver an investment solution for your medium to long-term needs. Your first step should be to select your investment term. This can be anywhere between five and 25 years, ending on what's known as the Option Date. On the Option Date your plan can either be made "paid up" – which means that premiums are discontinued, with the accumulated unit holding remaining invested in the plan – or surrendered without penalty, in which case the full value of the units will be paid out.



Building for the long-term.

It's all about... choice

Depending on your investment needs and where you live, you can choose the way in which you pay your premiums and receive your benefits. Premier Advance can be denominated – and premiums paid – in US dollars, sterling, euro, Hong Kong dollars or UAE dirham. Plan currency and the valuation currency can be changed in the future to suit your needs.

Premiums – all the options you need

Monthly, quarterly, half-yearly or yearly premiums? You choose.

If your circumstances change – Premier Advance can change with you.

Increasing your premium

You can choose to increase your premiums or add a one-off lump sum, provided there are five or more years remaining to the Option Date.

Reducing your premium

After the first 18 months you have the ability to reduce your premiums, take a Premium Holiday (for a maximum period of 12 months) or even stop paying altogether if necessary. If you reduce or stop your premiums for more than 12 months during the first five years, you may be subject to a proportionate or full return of the enhanced Initial Units you received as a result of additional allocation. Please refer to the Technical Guide for more information on the Enhanced Initial Unit Recovery Charge.

However, once the plan has been in force for five years, you can enjoy the full flexibility that Premier Advance has to offer.

Your money, your way

We know it's not always possible to mark a date on the calendar for when you'll need access to your money. With Premier Advance you can take regular or one-off withdrawals – or a combination of both.

A new car perhaps, a holiday, home improvements, a house deposit or a child's wedding. You can access your money for anything you might need it for.

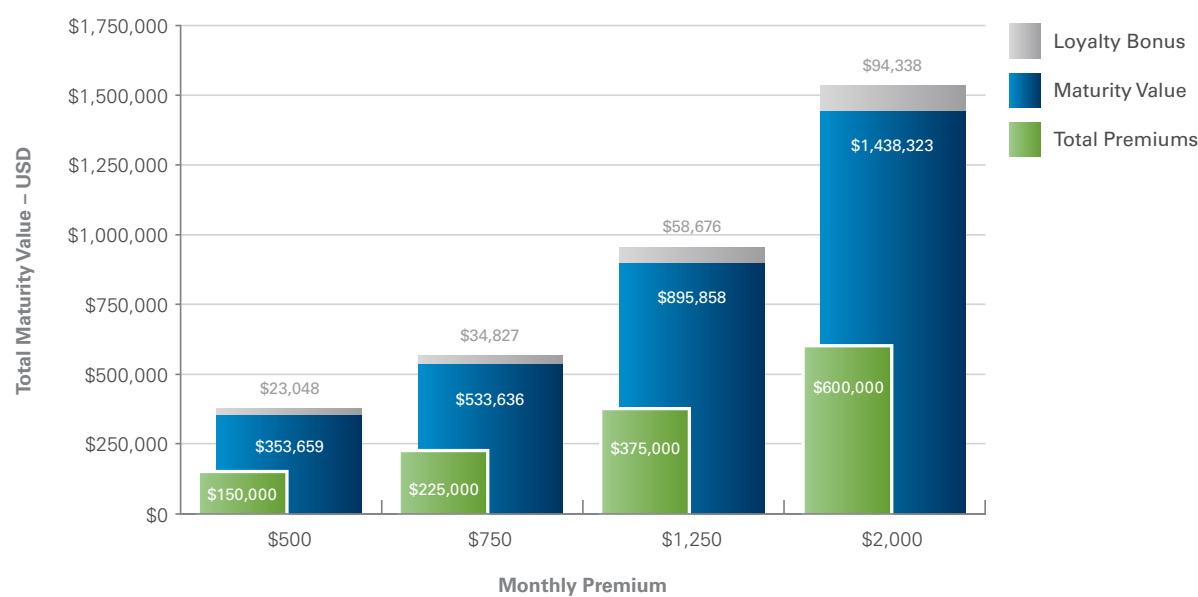


Welcome to the world of Friends Provident International Limited (FPIL), where loyalty is rewarded

FPIL is committed to providing the best investment solutions and firmly believes that all our customers should be rewarded – not just new ones. When you invest with Premier Advance, you can look forward to celebrating your tenth anniversary with us!

An example of what this really means for you

You invest a premium of USD2,000 per month for 20 years. On the tenth plan anniversary you will receive a loyalty bonus of 0.5% a year of the total plan value at the time, which will be payable on a monthly basis. This means that if the total plan value is USD300,000 then we would give you an extra USD125 ($\text{USD}300,000 \times 0.5\% \div 12$) worth of accumulation units. Every month after that, you will receive a bonus of $0.5\% \div 12$ of whatever the total plan value is at that time. To be eligible for the loyalty bonus, your plan must have a premium payment term of more than 10 years and be premium paying at the date of each bonus calculation.



These figures are based on a plan with a 25 year term, standard Initial Unit allocation and a 7% per year growth rate. The figures are net of the 1.2% p.a. fund administration charge and all external fund management charges. This is a hypothetical example and is not intended to represent the actual rate of return or performance of your investments.

Giving you the potential to achieve your financial goals

Premier Advance is designed to help you with your medium to long-term financial planning. Simple and flexible, it's designed to suit your needs – whatever your financial goals.

You can switch between funds at any time, free of charge, which means your investments can be adjusted to reflect changing market conditions. As there is no difference between the buying and selling price of your chosen funds, more of your money is working for you, when you need it to.

The information you need – at your fingertips

We've built a dedicated customer website to ensure that you have a range of services that give you access to all the information you need – at the touch of a button.

With our range of online services you have the option to view your policy information whenever you want – including fund values. You can submit switch and redirect instructions – all at a time that suits you!

A world of opportunities with Premier Advance

Making the right investment choices is fundamental in meeting your financial goals. Premier Advance lets you choose from a comprehensive range of funds selected on the basis of performance and investment expertise – ensuring your investment has genuine growth potential.

With Premier Advance you have easy access to our award-winning range of funds, managed by some of the most respected fund management companies in the world. We work hard to ensure that the investment choice we offer meets your needs.

We continually monitor and develop our fund range to maintain a high level of choice coupled with the potential for good performance. We currently offer more than 200 funds for you to choose from, across a wide range of asset classes and in a selection of currencies.

Created for you with solutions in mind

We understand every investor is different, so with Premier Advance we've built in options. These options give you what you need to tailor a plan that fits your attitude to investment and the level of risk you feel comfortable with.



Standing the test of time.

Meeting all your investment needs, now and in the future

Tailored solutions

Premier Advance provides intelligent solutions suitable for investors with all levels of experience. For example, if you are short on time or have limited investment knowledge and don't want to actively manage your portfolio, you can choose from our range of risk-graded, multi-asset funds. These solutions offer managed investment exposure to a range of asset classes, allowing for diversification of holdings through a single fund.

More experienced investors can benefit from access to an exciting range of specialist funds, run by professional fund managers and focused on individual asset classes. These are offered on a geographical basis, by sector, by theme (such as new energy or technology) and in funds that have ethical and environmental considerations. You can invest in both the most developed and fastest growing economies in the world.

Risk-graded solutions

We've assessed and rated every fund available through Premier Advance from one to five, based on the underlying asset type and fund management approach. This will give you a snapshot of the risk associated with each fund and then, the choice is yours.

Lifestyle solutions

A market downturn could mean a decrease on any growth made to date, so if you want to avoid this shortly before your policy matures or you don't want to actively make decisions about the timing of your investment strategy, we have the solution. For greater security, we offer three "lifestyle" investment strategies – over three, five or ten years to the Option Date. This means every month, a proportion of your funds are automatically transferred to a low risk graded fixed interest fund, so your exposure to equity markets is reduced.

However you choose to invest, creating and maintaining your portfolio with Premier Advance is easy. Up to date information on your investment is available by visiting our funds website where you will find detailed monthly fund fact sheets and all of the latest performance figures

For further information please visit our website www.fpinternational.com or see our brochure 'Savings and Investments – A helpful guide'.



Next steps

If we need further information about setting up your plan we will get in touch. Otherwise we will send your Premier Advance policy documents as soon as we have accepted your application and received your first payment and it has cleared through our bank. You will also receive a statement on the policy anniversary, confirming your current investment holding.



Preserving what you value
for future generations.

Please bear in mind

The law of the Isle of Man applies to all Premier Advance plans and the information given in this brochure is based on our current understanding of Isle of Man law and taxation practices, which may change in the future. No liability can be accepted for any personal tax consequences of this scheme or for the effect of future tax changes or legislative changes.

Investment involves risk. Past performance should not be viewed as a reliable guide to future performance. Fund prices may go up and down depending upon underlying investment performance, and the value of your investment cannot be guaranteed.

Investments held within a fund may not be denominated in the currency of that fund and the value of those investments can go up and down simply because of movements in currency exchange rates. All fund performance is quoted net of annual charges.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulation 1991 of the Isle of Man, wherever their place of residence.

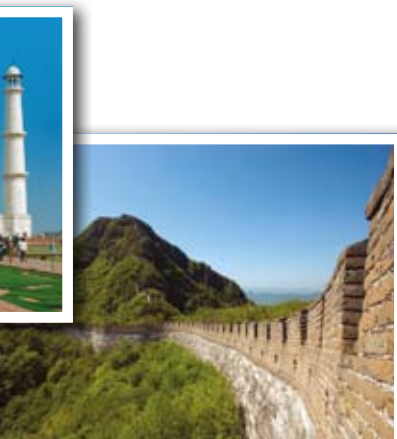
Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Some telephone communications with the Company are recorded and may be randomly monitored or interrupted.

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

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Experience, innovation, stability and customer service...

...as standard

Before you invest in Premier Advance let us tell you a little more about the company and the people behind it. Premier Advance is provided by Friends Provident International Limited (FPIL), a leading provider of sophisticated financial products.

FPIL is located at the heart of one of the world's leading international financial centres – the Isle of Man.

The Island has the highest Sovereign Credit Rating 'AAA' from Standard and Poor's* and 'Aaa' from Moody's* as of 30 April 2011. From here, in a location with an enviable reputation for political and economic stability, we can offer real benefits to customers all over the world.

Our financial strength and sustained growth in a competitive and demanding market demonstrates how we understand the importance of delivering real financial benefits. Since 1978, FPIL has been continually adapting to the changing demands of individuals and companies around the world.

FPIL provides competitive life assurance, pensions and investment products for Asia, Middle East, UK and other selected markets, and is part of the Friends Life group.

FPIL benefits from a strong relationship with the Friends Life business, sharing a heritage that dates back over 200 years and a reputation of trust, commitment and integrity in providing financial solutions to customers throughout their lives. Remaining faithful to our heritage, we take pride in continuing to pioneer a comprehensive and competitive range of products.

All this together means that flexibility and growth remain at the forefront of our thinking for international investors.

*Standard and Poor's and Moody's are independent ratings agencies, who assess the strength of financial centres. (www.gov.im/iomfinance/About/sovereign.xml)

“By failing to prepare you
are preparing to fail.”

Benjamin Franklin (1706-1790)

Friends Provident International Limited

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Incorporated company limited by shares

Registered in the Isle of Man No. 11494

Authorised by the Isle of Man Insurance & Pensions Authority

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

