

UPTO **147.5%**
extra
allocation

Our last offer was good...

Premier

For Professional Adviser use only

...now it's even better!

Take advantage of our highest allocation offering to date!

Up to **147.5% EXTRA** on qualifying plans...and we've enhanced our \$1,000 band too! Don't delay – available from 1 July to 30 September 2009.

Our highest allocation yet gives the potential for MORE return

Monthly Premium	Terms (Years)															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
USD500 - USD999	112.5%	113.5%	114.5%	115.5%	116.5%	117.5%	118.5%	119.5%	120.5%	121.5%	122.5%	123.5%	124.5%	125.5%	126.5%	127.5%
USD1,000 - USD1,999	118.0%	119.8%	121.6%	123.4%	125.2%	127.0%	128.8%	130.6%	132.4%	134.2%	136.0%	137.8%	139.6%	141.4%	143.2%	145.0%
USD2,000+	125.0%	126.5%	128.0%	129.5%	131.0%	132.5%	134.0%	135.5%	137.0%	138.5%	140.0%	141.5%	143.0%	144.5%	146.0%	147.5%

Extra allocation up to the equivalent of 8.55 months' premiums

Allocation shown in equivalent monthly premium terms

Monthly Premium	Terms (Years)			
	10	15	20	25
USD500 - USD999	2.25	3.15	4.05	4.95
USD1,000 - USD1,999	3.24	4.86	6.48	8.10
USD2,000+	4.50	5.85	7.20	8.55

Any new plans effected will benefit from up to 147.5% allocation on all regular premiums paid, during the 18-month Initial Unit period.



FRIENDS PROVIDENT
INTERNATIONAL

More Information

Premiums may be paid in US dollars, Hong Kong dollars, sterling or euro.

This document must be read in conjunction with the principal Premier brochure and technical guide, copies of which are available on request.

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 before making any investment decisions.

Fund prices may go up and down depending upon the underlying investment performance or, where investments held within a fund are not denominated in the currency of that fund, simply because of movements in currency exchange rates.

All fund performance is quoted net of annual charges however past performance should not be viewed as an indication of future performance – the value of your clients' investments cannot be guaranteed and they may get back less than they paid in.

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.

This document is not available for distribution in Hong Kong.

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405

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

Hong Kong

The appointed representative of the Company in Hong Kong is
Friends Provident International Limited's branch office:

Friends Provident International Limited

Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong
Telephone: +852 2524 2027 Fax: +852 2868 4983

Website: www.fpinternational.com.hk

Authorised by the Office of the Commissioner of Insurance
to conduct long-term insurance business in Hong Kong

United Arab Emirates

Friends Provident International Limited's branch office:
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Telephone: + 9714 436 2800 Fax: + 9714 438 0144

Email: dubaiservicing@fpinternational.com
Website: www.fpinternational.com/me

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

Singapore

Friends Provident International Limited (Singapore Branch)

63 Market Street, #06-05, Singapore 048942
Telephone: +(00)65 6327 4019 Fax: +(00)65 6327 4020

Website: www.fpinternational.com/singapore

Registered in Singapore No. F06835G

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

Member of the Life Insurance Association of Singapore
Member of the Singapore Financial Dispute Resolution Scheme

Terms and Conditions

Any new business will benefit from the offer terms, provided the following criteria are met:

- The incentive applies to new Premier plans only.
- To qualify, application forms must be received at Friends Provident International's offices on or before 30 September 2009.
- There will be a grace period until 31 October 2009 to enable Friends Provident International to complete the new business process.
- Applications received after 30 September 2009 will receive standard terms.
- The minimum premium for a Premier proposal to qualify for extra allocation is USD500* per month.
- The minimum term to Option Date is ten years.
- A maximum term of 25 years applies when calculating offer terms.
- Only complete years will apply towards calculations.
- Extra offer allocations will invest into Initial Units for the 18-month Initial Unit period (subject to a 1.5% initial unit charge per quarter).
- Premium increases on qualifying special offer Premier policies issued since 2 April 2007 can also benefit from the latest offer – provided the premium increase request is received by 30 September 2009 and all necessary documentation is received by 31 October 2009. The above conditions (with the exception of the minimum premium requirement) will also apply to premium increases.
- Applications received prior to the offer start date, which are cancelled and resubmitted during the new offer period will not qualify for the enhanced terms.
- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms at any time.

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

*For your information, the minimum premiums in the other available currencies are given in the table below:

	USD	GBP	EUR	HKD
Monthly	500	333	500	4,000
Quarterly	1,500	1,000	1,500	12,000
Half-Yearly	3,000	2,000	3,000	24,000
Annual	6,000	4,000	6,000	48,000



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