

Key Facts at a glance

Premier Ultra is a regular premium savings plan that has in-built flexibility, easy access, huge fund choice and a range of special options.

MINIMUM INVESTMENT

The minimum premium is US\$1,500 per month. Payments can be made monthly, quarterly, half-yearly or yearly. Single premiums can be invested into existing plans.

HIGHER ALLOCATION RATES

Units will be allocated to the Plan according to a formula: $100\% + (\text{policy term} \times 2)\%$. This means that with Premier Ultra you can benefit from up to 150% allocation.

MASSIVE FUND CHOICE

Premier Ultra can link to up to a maximum of 10 funds from the FPIL mirror fund range. New funds are being added to the range all the time. And if you don't like your choice of mirror funds then you can switch between them as often as you like - at no extra charge.

SPECIAL OPTION: ADDITIONAL LIFE COVER

This is available on one or two lives and provides extra amounts of life assurance cover. The minimum additional life cover amount is US\$30,000 (or currency equivalent). You can start or stop Additional Life Cover at any time.

SPECIAL OPTION: PREMIUM PROTECTION COVER

Premium Protection Cover ensures that, if you are unable to pay premiums as a result of disablement, your premiums will continue to be paid for you. This is available on one or two lives. It can be started or stopped at any time.

CURRENCY CHOICE

Payments into Premier Ultra can be made in US Dollars, Sterling, Hong Kong Dollars or Euro.



NO BID/OFFER SPREAD

More of your money is invested at every contribution.

ACCESS TO YOUR MONEY

With Premier Ultra, penalty free withdrawals can be taken, irregularly, monthly, quarterly, half-yearly or annually. If required, they can also be taken termly (for those paying school fees). The minimum withdrawal is US\$750 per withdrawal, per plan. Withdrawals can be taken while premiums are being paid.

SIMPLE CHARGING STRUCTURE

The charges levied on Premier Ultra are simple and easy to understand. The brochure and Technical Guide give full details.

INCREASE/DECREASE

Premium increases - and premium decreases - can be made free of charge at any premium due date (decreases - after Initial period).

SAVING FOR...

- a once-in-a-lifetime holiday
- your dream car, boat or apartment
- school fees for your children
- protection against that "rainy day".

PAID UP PLANS

Plans can be made paid up (premiums cease although the Plan remains in force) at any time after the Initial Period.

PERFORMANCE

Ask your Independent Financial Adviser to show you the figures of Premier Ultra in action. You'll see the kind of results it can produce.

This document should be read in conjunction with the current principal brochure and technical guide, which, together with the Policy Conditions, set out the terms and conditions of the contract. A copy of the Policy Conditions for Premier Ultra will be made available from Friends Provident International Limited.

Past performance should not be viewed as an indication of future performance, fund prices may go up and down depending upon investment performance and are not guaranteed. You may get back less than you paid in. All fund performance quoted is net of annual charges. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

Holders of policies issued by the Company will not be protected by the Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

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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 and regulated by the Financial Services Authority for the conduct of investment business in the UK.
Provider of life assurance and investment products.

The rules and regulations made by the Financial Services Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom

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