

Invest in  
your dreams

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# Achieve life's ambitions

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We understand that you've got your eye on the big moments in your future. The ones that really matter: building your dream home, saving for your child's wedding, family milestones, the holiday you've always wanted or retiring in the sun. You can achieve almost anything you like, if you save for it. So it makes sense to start saving now. Whatever future you imagine for yourself, our flexible Premier Advance plan can help make it a reality.



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# Taking care of tomorrow

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It's good to know that whatever tomorrow holds, our savings and investment plan puts you in a good position to be ready for the future.

## A savings and investment plan designed for you

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

We understand that life can be full of surprises. Circumstances can quickly change, especially if you are an expatriate or an internationally-mobile individual.

Whatever your stage of life, or aspirations, it is important to plan so you can meet your goals – whether saving for school fees, a new car, to support your family, fund your retirement or simply putting money aside for a rainy day.

You may live in more than one country, or work for different employers, in different roles or even different occupations within a short space of time. That is why we have designed our unit-linked savings plan, Premier Advance, with choice and flexibility at its core.

Premier Advance provides flexibility, portability and tax efficiency, plus access to some of the world's leading fund managers.



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# Because no one knows what tomorrow brings

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We can't predict the future,  
but Premier Advance can help you plan for it.

A medium to long-term savings and investment  
plan, providing you with a range of features and  
benefits.

You can choose to make regular payments into your plan for  
5 to 25 years. When your payment term ends you have two  
choices; the savings you have built up can be paid to you in  
cash, or remain invested for potential continued growth.

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# How Premier Advance meets your needs

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Premier Advance is flexible, helping you plan for life's ups and downs.

Some of the key features and benefits include:

**Portability:** wherever you live or move to, Premier Advance could follow.

## Tax efficiency

Your savings could grow free of income and capital gains taxes (with the exception of irrecoverable withholding tax) regardless of your country of residence.

**The option to hold the plan in trust:** this can deliver estate planning and tax benefits.

**4x** policyholders

The choice to name up to four policyholders.

**10x** separate policies

**Your Premier Advance plan can be issued as up to 10 separate policies:**

this gives you flexibility, for example, the choice to make tax-efficient gifts of some of the policies to other people. This could also help you to potentially reduce your tax liabilities if you live in a country where the proceeds of investment-linked life assurance policies are subject to tax.

**101%** of the plan value

**Life assurance included:** a life assurance payout – or death benefit – is payable. This is worth 101% of the plan value if the last of the named Lives Assured dies while the plan is active.

For more detailed information about these benefits see the Premier Advance product guide. Please speak to your financial adviser about any restrictions of Premier Advance.

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# Choice and flexibility

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Premier Advance has been designed with choice and flexibility at its core.

## You can:

- Increase or decrease the payments you make.
- Make payments and receive proceeds in five currencies (USD, GBP, EUR, HKD, AED).
- Make payments monthly, quarterly, half-yearly or yearly, with the option to change these periods.
- Switch the funds you are invested in.

If your situation changes, then Premier Advance can change too, meaning you could:

Continue making payments into Premier Advance if you move to a new country.

Access your money through one-off or regular withdrawals, for instance to meet school fees.

Make an extra 'lump sum' payment into your plan.

Take a break from payments through a 'payment holiday'.

For more detailed information on these flexible options, see the Premier Advance product guide. Please speak to your financial adviser about any restrictions.





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# Investment solutions to suit your needs

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Premier Advance can be managed at the touch of a button.

## Comprehensive and compelling investment solutions

To give your savings the best chance of growing, Premier Advance provides a range of funds for investors of all levels of experience, and different attitudes to risk.

## Expertly chosen funds

With Premier Advance we give you access to some of the best funds available, in terms of investment strategy and performance. Our in-house investment experts have carefully selected a fund range that gives you access to all major asset classes, geographical locations and specialist sectors. So, if you have ethical or environmental criteria or wish to invest in a specific area such as technology, we have the fund range to meet your needs. All the funds we offer you are allocated a 'risk rating' to demonstrate how risky they are so you can decide which funds are best for you before making your investment choice.

## Prefer to leave it to a professional?

If you don't want to select and build your own investment portfolio, you have the option to choose from a range of risk-rated multi-asset funds that our in-house investment experts have selected. These provide simple, diversified portfolios in a single fund and the reassurance that your money is being invested across a number of assets.

You also have the option to appoint an investment adviser to manage your portfolio with professional investment management knowledge and experience.

## Lifestyling

As you get nearer to the end of your plan's payment term you may want to think about safeguarding your savings. To help you, we provide a range of 'lifestyling' strategies which are designed to reduce your investment risk. Of course, investment risk can never be fully eliminated but these strategies gradually transfer your savings from equities and higher risk assets to cash and lower risk fixed interest investments so they will be less exposed to potential falls in value if there is a market downturn.

It is important to bear in mind that investment involves risk. Fund prices may go up and down depending on the underlying investment performance, and the value of your investment cannot be guaranteed. You could get back less than you pay in.

## Peace of mind

Our in-house investment experts select the best funds available and offer you a wide range to meet your investment requirements and risk appetite.

We carry out ongoing analysis of these funds to ensure that they remain appropriate in terms of performance and investment strategy.

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# Supporting you to manage your plan

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You can access the latest information about your Premier Advance plan on our website.

## Making it easy to keep track of your investment

You can view the value of your plan, fund values, latest fund prices and exchange rates. Once you've registered, you can manage your plan and its underlying investment portfolio at the touch of a button. You can switch or reallocate investments and submit instructions for changing payment amounts or alter the frequency of your payments.

Once a year you will receive a comprehensive statement from us containing information about your Premier Advance plan. Your financial adviser can provide you with up-to-date information on request.

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# We believe you should be rewarded for your loyalty

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## Rewarding loyalty – a monthly bonus to boost your savings.

After 10 years of making payments into your Premier Advance plan, we pay you a bonus each year worth 0.5% of your plan's value. You continue to receive this bonus each month as long as you maintain your payments.

For example, if you invested a premium of \$2,000 a month, after 10 years you could have a plan value of \$300,000\*. In the first month, that would equate to a bonus of \$125. After the first month, the bonus payment would vary depending on the value of your plan.

This example shows how our loyalty bonus could increase the value of your Premier Advance plan. In future years, as long as your plan value rises, the value of your bonus could be even greater, right up to its final year.

To be eligible for this benefit, your plan must have a payment term of more than 10 years and you need to be making payments at the date of each bonus calculation.

*\*This is an example only and is not intended to represent the actual rate of return or performance of your investments. For more information see the Premier Advance product guide and ask your financial adviser for a personalised illustration.*



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# Recap – the benefits at a glance

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## **Portability:**

designed so your savings are not affected if you move internationally.

## **Flexibility to amend payment amounts and frequency.**

## **Tax efficiency**

Grows free of income and capital gains taxes (with the exemption of irrecoverable withholding taxes deducted at source) and provides a number of other potential tax and estate-planning benefits.

## **Option:**

to make one-off lump sum payments, take a payment holiday or stop payments altogether.

## **+0.5%**

Choice of five currencies: USD, GBP, EUR, HKD and AED.

## **Monthly loyalty bonus –**

0.5% of the plan value each year, starting after the tenth anniversary of the plan.

## **Access**

to some of the best fund managers in the world.

**Death benefit –**  
101% of the plan's value.

Access our website to manage your plan and investment portfolio.

**Free**  
fund switching.

See the Premier Advance product guide for more detailed information about these benefits. Please speak to your financial adviser about any restrictions and implications, and to obtain your personalised illustration.

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# Next steps

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It is easy to start saving – simply speak to your financial adviser to fill out the application form and we will take care of the rest.

Before filling out your application form, you should think about making the following decisions:

**01 Savings period**  
The time period over which you would like to save.

**02 Currency choice**  
The currency in which you would like to start the plan (USD, GBP, AED, EUR, HKD).

**03 Payments**  
How much and how often you would like to make your payments (monthly, quarterly, half-yearly, yearly).

**04 Your investments**  
Do you want to select your own funds or would you like an investment adviser to manage your portfolio?

**05 Tax and estate planning**  
Do you want to hold the plan in trust?

Should we require any further information, we will get in touch with you. Otherwise you will receive your Premier Advance policy documents once your plan begins.

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# A savings, investment, and protection partner for you

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Friends Provident International is the international division of one of the UK's leading insurance and financial services companies, Friends Life group, which has a heritage dating back more than 200 years. We have been providing savings, investment and protection products to individuals and companies around the world since 1978. We serve our global customer base from offices in the UK, Isle of Man, Hong Kong, Singapore and Dubai.



Friends Provident International is a trading name of Friends Provident International Limited and Friends Life Limited (for business conducted outside the United Kingdom).

**Friends Life Limited**

Registered office: Pixham End, Dorking, Surrey RH4 1QA England.

Incorporated company limited by shares and registered in England and Wales, number 4096141.

Friends Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Member of The Association of International Life Offices.

Friends Life Limited is authorised by the Prudential Regulation Authority to carry on Class I and Class III business in Cyprus and Malta.

**Friends Provident International Limited**

Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA.

Incorporated company limited by shares. Registered in the Isle of Man, number 11494.

Authorised by the Isle of Man Insurance and Pensions Authority.

Provider of life assurance and investment products.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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).

Registered with the Ministry of Economy as a foreign company (Registration No. 2013):

Registration date 19 April 2007.

Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations.

Registered in Singapore No. F06835G.

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

Friends Provident International is a registered trade mark of the Friends Life group.