

# Premier Ultra moves into 2008!

Friends Provident International's **Premier Ultra** moves into Quarter 1 of 2008 with up to

## 162.5%

allocation for the full 18-month Initial Unit period  
(subject to conditions - see overleaf)

### What a great way to start 2008!

This year we're celebrating our 30th anniversary - that's 30 years of knowledge, experience and relationship development in the international arena. We're kicking off with an opening rate for 2008 - available only from **1 January until 18 February 2008**.

### Celebrate with us!

Your client can take advantage of up to **162.5%** allocation with a new Premier Ultra plan. This additional allocation applies to the full 18-month Initial Unit period.

**More allocation = more units = more potential return**

HEADLINE RATES BY TERM				
Monthly Premium	10 years	15 years	20 years	25 years
US\$ 1,500 +	125%	137.5%	150%	162.5%



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## Example

If a client invests US\$ 1,500 per month into a new Premier Ultra with a contract term of 25 years, the allocation would be

$$150\% + 12.5\% = \mathbf{162.5\%}$$

Over an 18-month period we'll invest an additional **US\$ 16,875** for your client — that's equivalent to 11.25 monthly premiums. Or, put another way, for every **US\$ 1,500** invested there is **US\$ 2,437.50** working — buying units in your client's chosen investments.

The table below illustrates the allocation your client can receive depending on the term of the policy.

ALLOCATION RATES		
Term (years)	Calculation	Initial Unit Allocation Rate
10	120% + (policy term x 0.5)%	<b>125%</b>
15	130% + (policy term x 0.5)%	<b>137.5%</b>
20	140% + (policy term x 0.5)%	<b>150%</b>
25	150% + (policy term x 0.5)%	<b>162.5%</b>

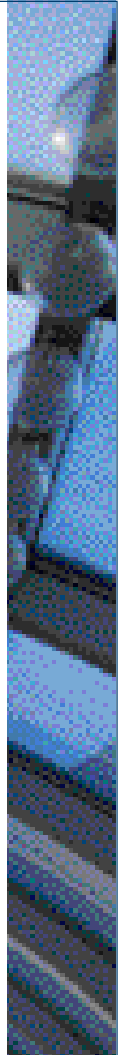
## Conditions

Any new business will benefit from the offer terms providing the qualifying criteria are met:

- The incentive applies to new Premier Ultra plans.
- To qualify, application forms must be received at Friends Provident International's offices up to and including 18 February 2008.
- There will be a grace period until 31 March 2008 to enable Friends Provident International to complete the new business process. Any outstanding requirements must be finalised by this date.
- Application forms received after 18 February 2008 will receive standard terms.
- The minimum premium for a Premier Ultra proposal must be US\$ 1,500\* per month.
- The minimum term to Option Date must be 10 years or more.
- The maximum term to Option Date is 25 years.
- Only complete years will apply towards calculations.
- Premium increases on special offer Premier Ultra policies issued since 2 April 2007 can also benefit from the extended offer — provided the premium increase and all necessary documentation are received by 31 March 2008. The above conditions (with the exception of the minimum premium requirement) will also apply to premium increases.

\* For your information, currency equivalents of the minimum premiums are given in the table below:

	USD	GBP	EUR	HKD
Monthly	1,500	1,000	1,500	12,000
Quarterly	4,500	3,000	4,500	36,000
Half-yearly	9,000	6,000	9,000	72,000
Annual	18,000	12,000	18,000	144,000



Premiums into Premier Ultra may be paid in US Dollars, Hong Kong Dollars, Sterling or Euro.

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. 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.

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

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.

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Incorporated company limited by shares.  
Registered in the Isle of Man No. 11494.  
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Provider of life assurance and investment products.

**Hong Kong**

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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 Ministry of Economy to conduct life insurance and savings business.



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