

Great People, Great Products, Great Service

That's the power of FRIENDS™



FRIENDS PROVIDENT
INTERNATIONAL



WELCOME TO
FRIENDS PROVIDENT
INTERNATIONAL

THE FRIENDS PROVIDENT GROUP

Friends Provident International is part of the Friends Provident Group, which was founded in 1832.

The Friends Provident Group is listed on the London Stock Exchange, is a constituent of the FTSE 100 Index and is one of the UK's leading financial services companies, with USD237 billion – GBP125 billion, EUR181 billion – in funds under management.*

The group employs over 4,000 people, and administers more than three million policies and accounts for customers worldwide.

Standard & Poor's** have awarded Friends Provident a rating of A+. This signifies an insurance company with '...very strong financial characteristics.'

Moody's** rate Friends Provident as A2. This rating is given to companies offering '...good financial security.'

FRIENDS PROVIDENT INTERNATIONAL

Friends Provident International employs almost 400 people, based in offices around the world, and has a wealth of experience in developing investment and protection products ideally suited to the international marketplace.

We offer plans that cater for the investment, regular savings, protection and pensions needs of expatriates, local nationals (in certain regions), and the internationally mobile.



Hong Kong office

* As at 31 March 2005.

** Standard & Poor's and Moody's are independent ratings agencies that assess the financial strength of companies.

MORE THAN 25 YEARS' EXPERIENCE

Friends Provident International has been helping clients to achieve their financial goals for more than 25 years.

This experience, combined with state-of-the-art technology, means that you can benefit from exceptional customer service, wherever in the world you are located.

From the most straightforward life assurance protection plan to a highly personalised bond, we are able to offer you the benefit of our expertise, together with a range of tax-efficient products suitable for retirement provision, education funding, estate planning and family and business protection.

FUND MANAGEMENT EXPERTISE

Across our product range we offer access to more than 150 funds from 30 of the world's top managers. These fund managers have been carefully selected by Friends Provident International as having the potential to achieve the best possible return on your investment.

You can select funds suitable for almost any investment philosophy and risk profile, from leading fund managers such as Aberdeen, Invesco, Merrill Lynch, Jardine Fleming, Fidelity and F&C.

Fund prices are available on our website – www.fpinternational.com – enabling you to keep track of your investment, and to check whether the funds are performing to your expectations.



Isle of Man office

OUR INTERNATIONAL CENTRES

Friends Provident International operates from the established international centres of the Isle of Man and Guernsey. Both jurisdictions have an enviable reputation for security, stability and protection.

The Isle of Man has been awarded a prestigious Standard & Poor's AAA rating. This reflects the Island's substantial fiscal flexibility, very strong government balance sheet, and an open, export oriented and increasingly flexible economy.

Guernsey has an outstanding reputation for innovation and professionalism in the world of international insurance. The island's robust and flexible regulation has enabled Guernsey to become a major force in the international insurance industry.



A LOCAL PRESENCE

In addition to offices in the Isle of Man and Guernsey, Friends Provident International has a branch office in Hong Kong – serving the Asia-Pacific region – and a marketing office in Dubai.

These offices are staffed by personnel familiar with local culture, which means we can offer support in real time and in a language you can understand.

To support you further, we produce a range of literature in English, Chinese, Spanish and Swedish.

GROWING OUR BUSINESS

Friends Provident International is committed to growing its business and to this end we have entered into distribution agreements with a number of banks and other distributors.

We are working in partnership with these prestigious organisations to provide a range of products suitable for their local market.

These partnerships are testament to our growing reputation as a major player in the international market, and demonstrates that other organisations are keen to work with us to deliver innovative financial solutions.



Dubai office

FIND OUT MORE

To find out more about what Friends Provident International has to offer, please contact your Independent Financial Adviser or visit our website www.fpinternational.com

Alternatively, you can contact us directly:

ISLE OF MAN

Telephone: +44 (0)1624 821212

Email: servicedesk@fpiom.com

GUERNSEY

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HONG KONG

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DUBAI

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IMPORTANT NOTES

The information contained in this brochure is based upon Friends Provident International's current understanding of UK, Guernsey and Isle of Man law and practice and Inland Revenue practice as at April 2005.

Friends Provident International does not provide legal, taxation or investment advice to investors. In all circumstances we strongly recommend investors to seek advice from an Independent Financial Adviser, who will ensure that the advice provided is directly relevant to your personal circumstances, within your country of residence.

The rules and regulations made by the UK Financial Services Authority under the Financial Services and Markets Act 2000 for the protection of investors, will not normally apply to persons resident outside the United Kingdom.

For policies issued by Friends Provident Life and Pensions Limited and Friends Provident International Limited, if the policyholder is resident in the UK, Channel Islands or Isle of Man at policy commencement, they will be afforded the protection of The UK Financial Services Compensation Scheme (FSCS).

For policies issued by Friends Provident Life Assurance Limited, if the policyholder is resident in the UK, Channel Islands, Isle of Man or an EEA member state at policy commencement, they will be afforded the protection of The UK Financial Services Compensation Scheme (FSCS).

Policyholders resident in other countries at the date of policy commencement will not have any protection under the FSCS. Holders of policies issued through the Isle of Man will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

Fund prices can fall and rise, and are not guaranteed. Past performance should not be viewed as an indication of future performance. Some Friends Provident International products are unit linked and accordingly their value can fall and rise depending upon the performance of the investment funds they are linked to. Where a fund invests in assets that are not denominated in the currency of that fund, the fund price may fall and rise purely on account of exchange rate fluctuations. You may get back less than you paid in.

Full terms and conditions can be obtained by contacting Friends Provident International using the details above or by visiting our web site www.fpinternational.com.

Friends Provident International is the trading name of Friends Provident Life and Pensions Limited and Friends Provident Life Assurance Limited for business conducted outside the United Kingdom.

Registered & Head Office: Pixham End, Dorking, Surrey RH4 1QA England
Incorporated companies limited by shares and registered in England.
Friends Provident Life and Pensions Limited. Registered number 4096141
Friends Provident Life Assurance Limited. Registered number 782698

Members of the Friends Provident Marketing Group and authorised and regulated in the United Kingdom by the Financial Services Authority.

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Friends Provident International is the trading name of Friends Provident International Limited. Authorised by the Isle of Man Insurance and 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

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