

Ensure your retirement is everything you always dreamed of...



## Premier Advance

Retirement is a time of opportunity. It could even be the most fulfilling and enjoyable time of your life – as long as you make the right plans. Premier Advance could help you achieve your retirement goals.

### Why save for retirement?

Retirement is **your** time. Our working lives involve so many commitments, but freedom from these gives you the chance to live life how you want to, on your own terms. You can use your skills and experience to focus on exactly what you want. You can be as busy as you like, or take more time to relax. But to enjoy it properly you'll also need to have a financial plan in place now.

Life expectancy is continuing to increase across the developed world. This is good news, but means that retirement is lasting longer and therefore becoming more expensive. There's also the thought of how you'd cope financially with unforeseen events depleting your retirement savings, such as ill health, the need for long-term care, the cost of supporting grandchildren through education or looking after elderly dependants. To live comfortably and securely, enjoying financial freedom and avoiding the stress of money worries, it's now more important than ever to prepare in advance.

### The sooner you start...

... the better prepared you'll be. This is where a medium to long-term savings plan like Premier Advance could help. It's an investment linked plan, meaning its value is determined by the value of the funds you choose to invest in.

The dangers from not making any retirement plans are clear. But 'normal' cash savings accounts aren't necessarily the answer either. Their long-term growth potential is limited and can be especially badly affected by inflation.

Premier Advance offers something else – medium to long-term savings which benefit from the investment expertise of specialist fund managers. You don't need a lump sum to access these types of investment – start saving regularly today (from USD300 per month) and give your retirement plans as much time as possible to flourish. However, please bear in mind that fund prices may go up and down depending on the underlying investment performance and the value of your investment cannot be guaranteed.

Turn over to see the difference an early start could make...

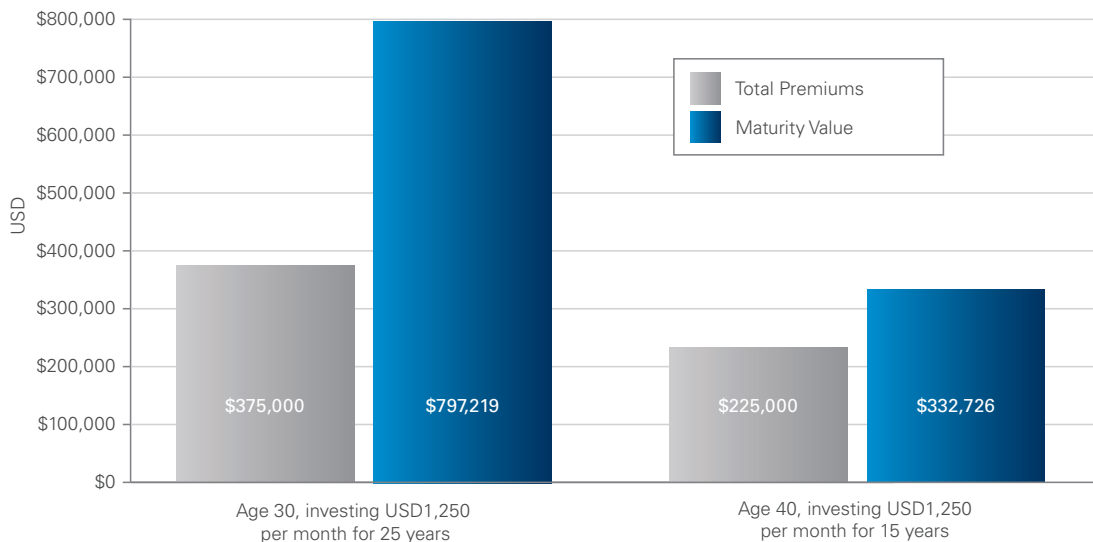
# Start saving now and see the difference

## How Premier Advance could help

The chart below shows what long-term saving in a plan like Premier Advance can achieve – and the importance of starting as soon as possible. It highlights the difference 25 years of retirement planning can make compared with 15.

If you were to save USD1,250 per month for 25 years – and assuming investment growth of 7% per year – you could receive an extra **USD464,493** at the end of the savings term compared with if you saved for just 15 years. Putting this another way, to achieve the same total savings in 15 years your monthly premium would need to more than double to **USD 2,977 per month**.

### The real cost of delay



These figures quoted are for illustration purposes only and are not guaranteed. They are based on standard allocation rates and a 7% per annum growth rate. The figures include all product and fund charges (excluding external fund management charges). They assume all premiums are paid to date.

This document should be read with the principal Premier Advance brochure and technical guide, copies of which are available from your financial adviser. We recommend that you discuss with your financial adviser the specific risks associated with individual investments before making any investment decisions.

Whatever you want from your retirement, a sound financial plan is key to helping to make your dreams a reality. Speak to your financial adviser today to ensure you're in the right position to make retirement a happy time – for you and for your family.

## Premier Advance helping you achieve the retirement you dream of

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](http://www.fpinternational.com)

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Provider of life assurance and investment products

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