

Help prepare for the perfect wedding...



...start planning now

Premier Advance

Wherever you are in the world...

...there is little doubt that for a bride and groom their wedding day is going to be one of the biggest events of their life. It will be remembered, treasured and talked about at many family events to come. But paying for the celebrations can be a huge financial burden.

There are so many costs involved. To start with there's hiring a venue for the ceremony, transport, the reception and of course the bride's dress – and perhaps the groom and others' outfits too. On top of that there could be gifts for the guests and the honeymoon as well. It all adds up and the overall cost should not be underestimated.

But by saving in advance for a wedding for your children – or even your grandchildren – you could help relieve all that financial stress. Then you can be free to enjoy the celebrations without worrying about the cost.

Turn over the page to see the difference an early start could make to this special celebratory day...

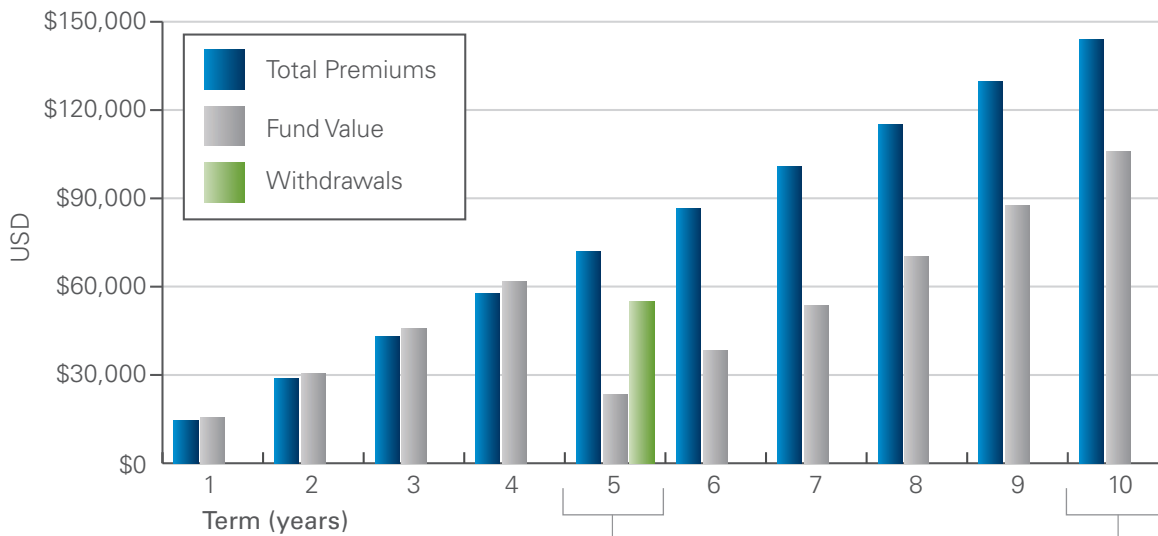
Whatever you are saving for, Premier Advance could help

By saving a reasonable amount regularly over the medium to long-term, your savings have the chance to grow to a significant lump sum. Premier Advance is an investment linked plan, meaning its value is determined by the value of the funds you choose to invest in. 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.

If you're thinking about weddings Premier Advance could help you to give your children or grandchildren the day they dream of – and a wonderful start to their married life.

As the graph below illustrates, saving just USD1,200 per month for 10 years could allow Mr. Smith to help fund his daughter's wedding, and also leave him with a lump sum at the end of the savings term.

Covering the cost of a wedding



After 5 years Mr. Smith withdraws USD55,000 to pay for his daughter's wedding.

After 10 years the policy ends with Mr. Smith receiving USD105,883 as a lump sum.

The figures quoted are for illustration purposes only and are not guaranteed. They assume Mr. Smith invests a premium of USD1,200 per month for 10 years into a Premier Advance investment plan, with investment growth of 7% a year and standard allocation rate of 110%. All product and fund charges are included (excluding external Annual 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 your child or grandchild's future wedding aspirations, a sound financial plan is key to help make these dreams a reality. Speak to your financial adviser today to ensure you're in the right position to make the celebrations a momentous and worry-free occasion for all the family.

Premier Advance making it easier to achieve life's ambitions

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