

Invest in your dreams

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Achieve life's ambitions

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, Premier Advance can help make it a reality.



Taking care of tomorrow

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

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 ahead to help you meet your goals – whether you are 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.



Because no one knows what tomorrow brings

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

A medium to long-term savings and
investment plan, offering you 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.

How Premier Advance meets your needs

Premier Advance is flexible, helping you to 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.

4x policyholders

You have the choice to name up to four policyholders.

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

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.

10x separate policies

Your Premier Advance plan can be issued as up to 10 separate policies, giving you flexibility, for example, the choice to make tax-efficient gifts of some of the policies to other people. This could also help you reduce your tax liabilities if you live in a country where the proceeds of investment-linked life assurance policies are subject to tax.

Tax and estate planning

You have the option to hold the plan in trust.

Life assurance included

We will pay an extra 1% on top of the cash-in value of the plan on your death or on the death of the last survivor.

Choice and flexibility

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.



Investment solutions to suit your needs

Supporting you to manage your investments

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

Premier Advance gives 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, our fund range aims to meet your needs. All our funds are allocated a 'risk rating' so you can decide which funds are best for you.

Prefer to leave it to a professional?

You have the option to choose from a range of risk-rated multi-asset funds that our in-house investment experts have selected, rather than building your own portfolio. These provide simple, diversified portfolios in a single fund and the reassurance that your money is being invested across a number of assets.

You can also 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 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.

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

You can rest assured that we carry out ongoing analysis of our funds to ensure that they remain appropriate in terms of performance and investment strategy.

Stay in control of your plan

Making it easy to keep track of your investment

You can access fund information including the latest performance data, prices and risk ratings on the Fund Centre section of our website. There, you will also find a range of tools to help you focus your research and analysis, to help ensure you are getting the most out of your plan.

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



We believe you should be rewarded for your 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 USD 2,000 a month, after 10 years you could have a plan value of USD 300,000*. In the first month, that would equate to a bonus of USD 125. After the first month, the bonus payment would vary depending on the value of your plan.

This 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.*



Recap – the benefits at a glance

Portability

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

Tax efficiency

Your savings could grow 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.

Payment flexibility

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

Options

Choose between five currencies: USD, GBP, EUR, HKD and AED.

Rewarding your loyalty

A loyalty bonus of up to 0.5% of the plan value each year, starting after the tenth anniversary of the plan.

Manage your investment

Access a wide range of funds with free fund switching, managed by some of the world's leading professional investment specialists for peace of mind. You can also manage your plan and investment portfolio via our website.

Death benefit

An extra 1% on top of the plan's value.

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.

Next steps

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
Over what time period you would like to save?

02 Payments

How much and how often you would like to make your payments? Choose from monthly, quarterly, half-yearly or yearly.

03

Currency choice

In which currency would you like your plan to start? Choose from USD, GBP, AED, EUR or HKD.

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.

A savings, investment, and protection partner for you

Friends Provident International has over 35 years of international experience and is part of the Aviva group which has a heritage that dates back over 300 years.

We provide savings, investment and protection products to customers in Asia and the UAE. With offices in Dubai, Hong Kong, Singapore and the Isle of Man, we have more than 500 staff worldwide who are committed to helping our customers achieve their financial goals.

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