

Enhanced allocation rates for existing customers

Please request for your financial adviser representative to explain the contents of this document to you.

Special offer for existing Global Wealth Advance customers.

Offer period – **1 October 2023 to 31 December 2023**

Existing Global Wealth Advance customers can enjoy enhanced allocation rates of up to 160% over the first 18 months of a premium increase. Qualifying premium increases must be a minimum of **SGD 75** (USD 50) per month and result in a new total monthly premium of **SGD 750** (USD 500) or more with a remaining savings term of at least 10 years.

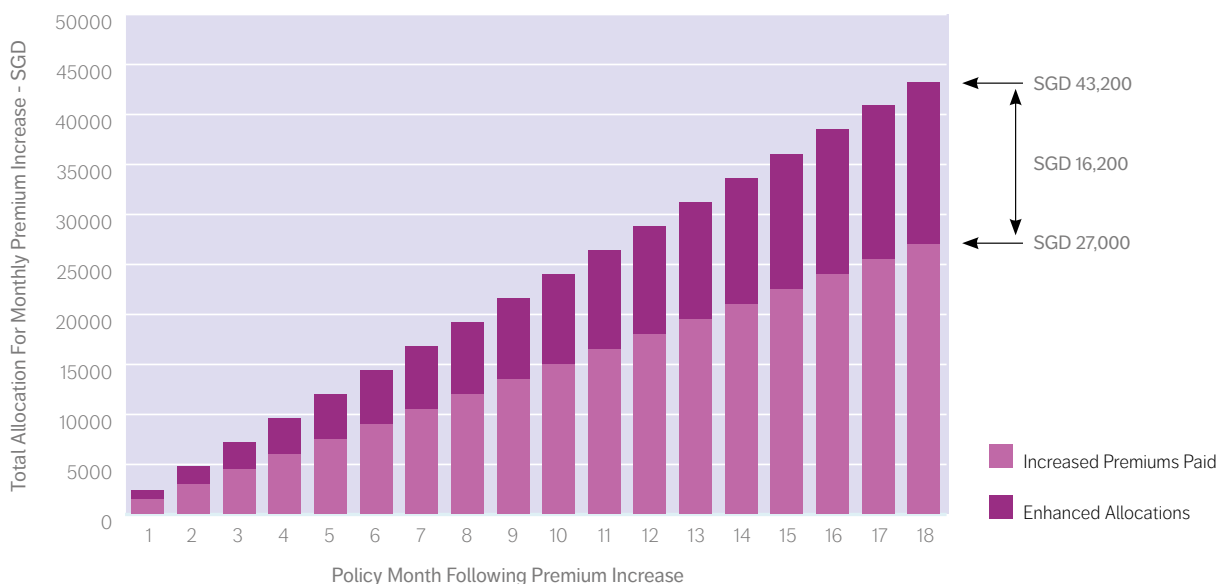
The allocation rate is determined by the total premium after increase, and the remaining savings term.

Example

If an existing customer took out a policy paying a monthly premium of **SGD 3,000** (USD 2,000) with a savings term of 25 years. After 5 years they decide to increase the regular premium by **SGD 1,500** (USD 1,000) bringing the total monthly premium to **SGD 4,500** (USD 3,000) with a remaining savings term of 20 years.

Monthly increase	Enhanced monthly allocation for increase	Total monthly allocation for increase
SGD 1,500 (USD 1,000)	SGD 900 (USD 600)	SGD 2,400 (USD 1,800)

That means for the premium increase, with this special offer, **SGD 43,200** (USD 28,800) will be allocated over the first 18 months of the premium increase, equivalent to an additional **SGD 16,200** (USD 10,800), compared to the total increased premiums paid over the same period.



Full details of the enhanced allocation rates for all premium bands and remaining savings terms are detailed in the table below.

Initial unit allocation rates (%)											
	Savings term (years)										
Total Monthly Premium (after increase)	10	11	12	13	14	15	16	17	18	19	20+
SGD 750 – SGD 1,499 (USD 500 – USD 999)	111	111	112	112	113	113	114	114	115	115	115
SGD 1,500 – SGD 1,874 (USD 1,000 – USD 1,249)	112	113	115	116	117	119	120	121	123	124	125
SGD 1,875 – SGD 2,999 (USD 1,250 – USD 1,999)	115	116	117	119	121	123	125	127	129	131	133
SGD 3,000 – SGD 4,499 (USD 2,000 – USD 2,999)	120	121	123	125	127	130	132	134	137	139	141
SGD 4,500+ (USD 3,000+)	120	124	128	132	136	140	144	148	152	156	160

The qualifying total minimum premiums and minimum increases in other available currencies and payment frequencies are detailed in the tables below.

Total minimum premium to qualify for offer					
	SGD	USD	GBP	EUR	HKD
Monthly	750	500	334	500	4,000
Quarterly	2,250	1,500	1,000	1,500	12,000
Half-yearly	4,500	3,000	2,000	3,000	24,000
Annual	9,000	6,000	4,000	6,000	48,000

Minimum increase					
	SGD	USD	GBP	EUR	HKD
Monthly	75	50	33	50	400
Quarterly	225	150	100	150	1,200
Half-yearly	450	300	200	300	2,400
Annual	900	600	400	600	4,800

Terms and conditions

- The minimum remaining savings term must be no less than 10 years. Only complete years will count towards calculations.
- The minimum premium increase to qualify for the offer is **SGD 75** (USD 50) per month.
- Only those policies where the total premium paid following the increase is **SGD 750** (USD 500) per month or above will qualify for this offer. If the total premium paid following the increase is below **SGD 750** (USD 500) per month, the increased premium will receive standard terms.
- Extra offer allocations will invest into initial units for the 18-month initial unit period (subject to a 1.5% initial unit charge per quarter listed in the product summary and brochure).
- Premium increase requests must be issued on or before 31 December 2023.
- Premium increase requests issued after 31 December 2023 will receive standard terms.
- If a premium is subsequently decreased within 18 months of any increase, resulting in the total premium falling below the special offer qualifying limits, then any remaining premiums within an initial unit period will no longer be allocated using enhanced rates.
- If the premium has previously been decreased, only the portion exceeding the previous highest premium amount shall be entitled to the increased offer.

General

- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms at any time without prior notice. All other standard product terms and conditions apply.
- If a dispute should arise in relation to this offer, the decision of Friends Provident International will be final.
- These terms and conditions are governed and constructed in accordance with the laws of Singapore.

Important information

This document should not be read as an invitation to invest and should be read in conjunction with the Global Wealth Advance brochure, product summary and product highlight sheets, which are available on our website (www.fpinternational.sg).

Global Wealth Advance is intended for medium to long-term investment and is not therefore designed for early surrender. If you do surrender early, a surrender charge will be applied and the amount payable to you may be zero or less than the total premiums paid.

Please bear in mind that fund prices may go up and down depending on the underlying investment performance or, where investments held within a mirror fund are not denominated in the currency of that mirror fund, simply because of movements in the currency exchange rates. The value of your investment is not guaranteed and you may get back less than your initial investment.

We recommend that you read the relevant materials carefully (including the product summary and product highlights sheets) and discuss fully both the suitability of Global Wealth Advance and the specific risks associated with individual investments with your financial adviser representative before making any investment decisions.

This advertisement has not been reviewed by the Monetary Authority of Singapore.