

# Rewarding loyalty



## At Friends Provident International, we like to reward our customers who commit to saving over the medium to long term.

New customers can benefit from enhanced allocation\* on the premiums they invest helping them to boost the value of their policy, but so can existing customers if they increase their premiums during the payment term. In addition, from time to time we run special offers\*\*, which can further increase the level of enhanced allocation that both new and existing customers can receive.

That's not all. Policies with a payment term of ten years or more can qualify for a loyalty bonus in recognition of the customer's commitment to saving over the longer term. Commencing on the tenth policy anniversary, bonus units will be added to the policy value every month until the end of the payment term as a thank you from us.

### The Loyalty Bonus - how does it work?

Once any loyalty bonus falls due this will be allocated to the policy as additional accumulation units each month when premiums are being paid. The amount of loyalty bonus due will be based on the current value of the policy at the point of time when the loyalty bonus falls due, and calculated at a rate of 0.5% per annum.

The policy value for calculating the loyalty bonus will include the value of all units, including those created as a result of any increased regular premium or additional single premium, irrespective of when they were allocated to the policy.

Topping up a policy can therefore offer the additional benefits of enhanced allocation rates on the premium increase as well as boosting the policy value on which loyalty bonuses are calculated.

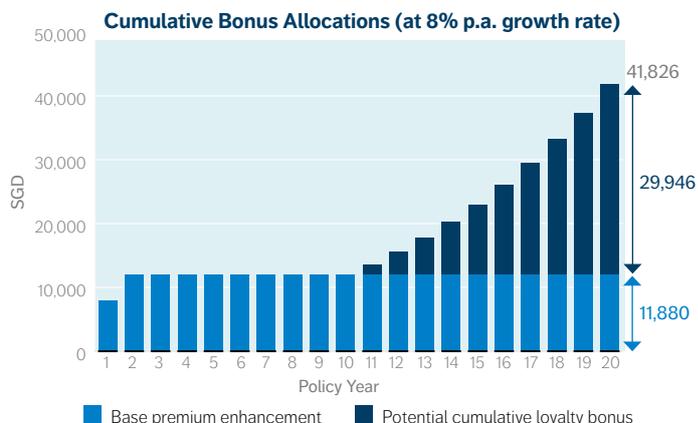
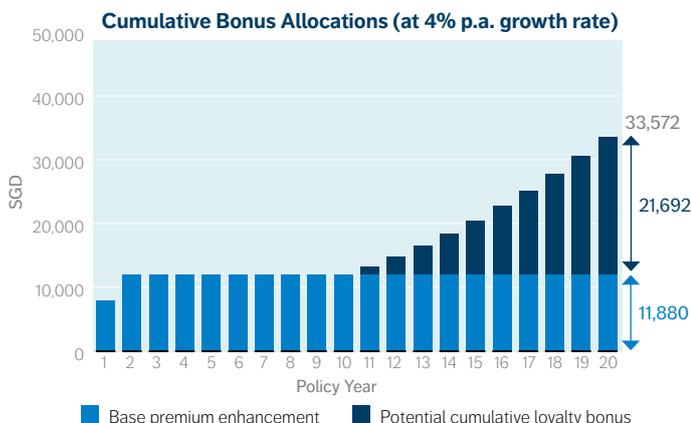
\* You can find out more about how you could qualify for enhanced allocation by reading the Global Wealth Advance product summary.

\*\* Speak with your financial adviser representative about any special offers that may be available.

## So what benefits can these rewards offer?

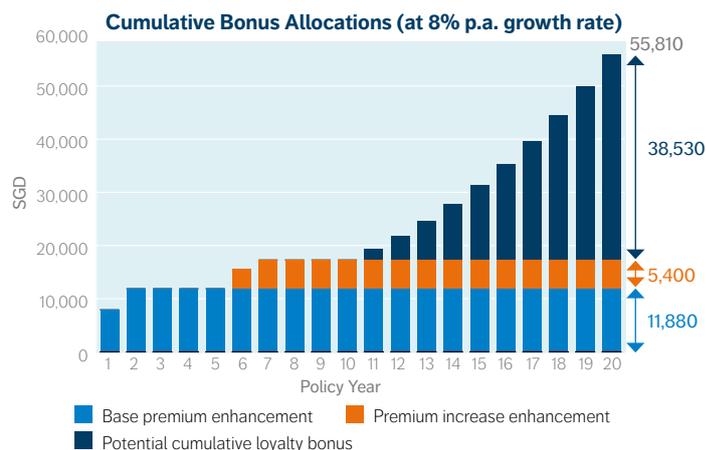
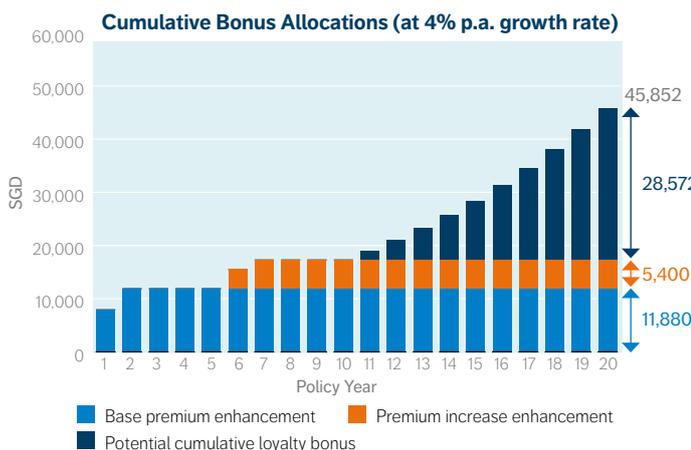
Saving SGD 2,000 per month over 20 years could potentially see the policy benefit from enhanced allocation and loyalty bonuses totalling SGD 33,572 (4% p.a. growth rate) or SGD 41,826 (8% p.a. growth rate) by the end of the savings term.

Or put another way an amount potentially more than 16 (4% p.a. growth rate) or 20 (8% p.a. growth rate) additional monthly premiums.



## How much difference can a premium increase make?

If the regular premium is increased by SGD 1,000 per month at the start of the 6th policy year, this could potentially see the policy benefit from enhanced allocation and loyalty bonuses totaling SGD 45,852 (4% p.a. growth rate) or SGD 55,810 (8% p.a. growth rate) by the end of the savings term. Compared to the illustrations above, this could potentially represent additional enhanced allocation and loyalty bonuses of SGD 12,280 (4% p.a. growth rate) or SGD 13,984 (8% p.a. growth rate) respectively.



**Note:** Illustrations assume all internal product charges, including the mirror fund administration charge, are applied and that all premiums are paid throughout the savings term. No external fund management charges have been factored. Premium enhancements and premium increase enhancements assume that current special offers apply.

## Global Wealth Advance – rewarding your long term investment

Global Wealth Advance is designed to help with your medium to long-term financial planning. Simple and flexible, whatever your goals, it helps you to plan for the future with confidence.

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 discuss the specific risks associated with individual investments with your financial adviser representative before making any investment decision.

This document should be read in conjunction with the principal Global Wealth Advance brochure, product summary and special offer flyers, copies of which are available from your financial adviser representative.

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