

Extra allocation rate for a limited period

**For advisers only.
Not for use with customers.**

Special offer for Global Wealth Manager – new customers only.

Offer period – **1 July 2025 to 30 September 2025**

2% extra allocation rate

Global Wealth Manager is a unit-linked single premium investment plan, meaning its value is determined by the value of the funds your clients choose to invest in.

We are offering your clients the opportunity to benefit from a 2% extra allocation rate on all new Global Wealth Manager applications.

If your clients invest a new initial premium of **SGD 85,000*** or above, they will receive a 2% extra allocation rate.

* Please see overleaf for currency equivalents.

Here's how it works

To calculate the additional amount that will be allocated to the policy, the new initial premium is multiplied by a 2% extra allocation rate. This amount, along with the new initial premium, is then used to allocate units in the chosen funds.

Example of a new initial premium invested under this promotion:

New initial premium	SGD 100,000
Improved allocation rate	102%
Total new initial unit allocation	SGD 102,000 (SGD 100,000 x 102%)

The special offer allocation rate will only be applied to the new initial premium.



Important note

Please remember investment involves risk and each class of investment will involve its own individual level of risk, so before your clients make any investment decisions you should discuss with your clients the specific risks associated with individual investments.

The value of the investment cannot be guaranteed and your clients may get back less than they have paid in.

Extra allocation claw back

For policies with initial premium of SGD 85,000 / USD 50,000 / HKD 500,000 / GBP 33,500 / EUR 50,000 or more, the 1% extra allocation amount paid by Friends Provident International under this special offer will be clawed back from your client's policy immediately if any one of the following events materialises within the timeframe stated in the table below:

- (i) Policy termination or surrender (other than as a result of the death of the life assured); or
- (ii) the total withdrawal amount exceeds 10% of the new initial premium during the applicable claw back period.

Extra allocation rate (% of initial premium)	Applicable claw back period (since policy commencement date)
1%	12 months

The extra allocation amount will be clawed back from the policy value by the cancellation of notional units in investment linked funds in your client's policy in proportion to the value of the investment-linked funds in your client's policy at the time of claw back.

The claw back amount will be calculated without making any adjustments on any investment gain or loss arising from, or applicable charges imposed on, the extra allocation amount.

Terms and conditions

- This offer applies to new Global Wealth Manager investments and is not available to existing policies.
- If an application is submitted in a period where the extra allocation was not available, it will not be possible to cancel that application and re-submit during the current offer period to take advantage of the extra allocation rates.
- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms of this offer at any time without prior notice. All other standard product terms and conditions apply.
- These terms and conditions are governed by and shall be construed in accordance with the laws of Singapore.

Fund prices may go up and down depending upon the underlying investment performance or, where investments held within a fund are not denominated in the currency of that fund, simply because of movements in currency exchange rates.



The minimum investments to qualify for this offer, in the available currencies, are listed below.

Minimum premiums

	USD	GBP	EUR	HKD	SGD
Initial investment	50,000	33,500	50,000	500,000	85,000

If a dispute should arise in relation to this offer, the decision of Friends Provident International will be final.

Important information

This document should not be read as an invitation to invest and should be read in conjunction with the Global Wealth Manager brochure, product summary, and product highlight sheets, as they provide full product details, including the product charges and standard allocation rates. They are available on our website (<http://www.fpinternational.sg>)

Global Wealth Manager is intended for medium to long-term investment and is not therefore designed for early surrender. If the policy is surrendered early, a surrender fee will be applied and the surrender value payable may be less than the total premiums paid.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Please be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

Before your client makes any investment decisions, please discuss fully with your client on both the suitability of Global Wealth Manager and the specific risks associated with individual investments, and remind your client to read the relevant materials carefully (including the product summary and product highlights sheets).

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

Complaints we cannot settle may be referred to the Financial Industry Disputes Resolution Centre Limited ('FIDReC') for assistance within six months from the date your clients failed to reach an agreement with Friends Provident International.

Your clients can contact FIDReC at:

-  36 Robinson Road
#15-01 City House
Singapore 068877
-  6327 8878 Fax: 6327 8488
-  www.fidrec.com.sg
-  <https://www.fidrec.com.sg/contact-us>

Each policy is governed by and shall be construed in accordance with the laws of Singapore.

Some telephone communications with the Company are recorded and may be randomly monitored.

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