

Extra allocation rate for a limited period

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

Special offer for Global Wealth Manager – existing customers only.

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 top-up applications.

This offer will apply to existing clients investing a minimum additional single premium of **SGD 25,500*** in Global Wealth Manager.

* Please see overleaf for currency equivalents.

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 your clients' investments cannot be guaranteed and they may get back less than they have paid in.

Here's how it works

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

Example of an additional single premium invested under this promotion:

Additional single premium	SGD 100,000
Improved allocation rate	102%
Total additional single premium unit allocation	SGD 102,000 (SGD 100,000 x 102%)

The special offer allocation rate will only be applied to the additional single premium.



Extra allocation claw back

For policies with additional single premium of SGD 25,500 / USD 15,000 / HKD 150,000 / GBP 10,000 / EUR 15,000 or more, the 1% extra allocation amount paid by Friends Provident International under this special offer will be clawed back from your 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 additional single premium during the applicable claw back period.

Extra allocation rate (% of initial premium)	Applicable claw back period (since payment date of the additional single premium)
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 policy in proportion to the value of the investment-linked funds in your 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 existing Global Wealth Manager policies and is not available to new business investments.
- If an application is submitted in a period where the enhanced 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 enhanced 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 additional single premium amounts to qualify for this offer, in the available currencies, are listed below.

Minimum additional single premiums

	USD	GBP	EUR	HKD	SGD
Additional single premium	15,000	10,000	15,000	150,000	25,500

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

Important information

This document should be read with the Global Wealth Manager brochure, product summary, product highlight sheets and applicable key features document, as they provide full product details, including the product charges and standard allocation rates. They are available on our website (<http://www.fpinternational.sg>)

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.

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

You can contact FIDReC at:

-  36 Robinson Road
#15-01 City House
Singapore 068877
-  6327 8878 Fax: 6327 8488 / 6327 1089
-  www.fidrec.com.sg
-  info@fidrec.com.sg

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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