

Institutional discounts



For advisers only. Not for use with customers.

Institutional discounts available
through Global Portfolio

Friends Provident International Limited is able to secure discounted terms for policyholders wishing to access funds through Global Portfolio.

Overleaf are some examples of the terms available.

Examples of discounts

Please note that the terms refer to the initial charge and set out the discounts that may be available.

On each dealing day, funds calculate their Net Asset Value (NAV), which equals the closing market value of all assets within a portfolio after deducting all liabilities, divided by the number of shares or units in issue. This is often used as the basic price of a fund. A charge is usually added to the NAV when investors buy shares or units in the fund. It is this charge that we are able to obtain on reduced terms for investors.

Fund house	Initial charge waived	Institutional share class
Allianz Global Investors (OEICs)	Yes	C
Allianz Global Investors (SICAV)	Yes	P / PT
Barings	Yes	B
BlackRock	Yes	D
BMO	Yes	1
Fidelity	Yes	W & Y
First Sentier Investors (OEICs)	Yes	B
First Sentier Investors (SICAV)	Yes	VI
Franklin Templeton	Yes	W
GAM	Yes	I
Goldman Sachs	Yes	R
HSBC (OEICs)	Yes	C
HSBC (SICAV)	Yes	B
Invesco (OEICs)	Yes	C
Invesco (SICAV)	Yes	C
JPMorgan	Yes	C
Jupiter	Yes	D
Legal & General	Yes	I
M&G	Yes	I
Morgan Stanley	Yes	I
Ninety One	Yes	I
Sarasin & Partners	Yes	P
Schroders	Yes	C & Z
UBS (OEICs)	Yes	C
UBS (SICAV)	Yes	C

These are just examples of some of the discounts available. We have terms in place with a wide range of fund houses worldwide – if an institution is not listed, please contact your Regional Sales Manager.

Please note when 'OEIC' is denoted after the name of the fund house, it refers to funds domiciled in the UK. When 'SICAV' is denoted this refers to funds domiciled in Luxembourg.

Important notes

The discounts detailed above are correct as at the date of this publication. However, please note that all terms listed are for information only and may change without prior notice. Friends Provident International reserves the right to amend these discounts without notification upon confirmation of such amendment from Fund Managers.

Friends Provident International does not approve any asset as a suitable investment and does not make any endorsements in relation to the details or materials connected with assets that are chosen for investment.

All policyholders are protected by the Life Assurance (Compensation of Policyholders) Regulation 1991 of the Isle of Man, wherever their place of residence.

Investors should 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 you failed to reach an agreement with Friends Provident International. You can contact FIDReC at:

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City House
Singapore 068877
Tel: +65 6327 8878; Fax: +65 6327 8488 / 6327 1089
Website: www.fidrec.com.sg
Email: info@fidrec.com.sg

Some telephone communications with Friends Provident International are recorded and may be randomly monitored or interrupted.

The legal interpretation is that each policy is governed by and shall be construed in accordance with the laws of Singapore.

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