

# Product summary

Friends Provident International Limited – Singapore Branch (Friends Provident International) provides this important information to help you decide whether Global Term is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Global Term can help protect your family, business or mortgage, by paying out a cash sum if you die, are diagnosed with a critical illness, a disability or a terminal illness at least 18 months before the end of the cover term.

## Helping you decide

- This document gives you a summary of information to help you decide if you want to go ahead with our Global Term plan.
- You should also read and keep safe your personal illustration which shows what the cover may cost.

## Its aims

- To help protect you financially against a wide range of events all within one plan to pay a cash sum if, during the cover term, you die, become totally and permanently disabled or are diagnosed with a terminal illness or a critical illness or disability that meets our policy definition, depending on the covers you choose.
- To allow you to alter the cover level or add new types of cover as your protection needs change. Any additional cover will be subject to evidence of insurability at the time.

## Your commitment

- Answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- Tell us if there is a change to your health, family history, occupation, occupational duties, working or travelling abroad, country of residence or intended residence, or you take up any hazardous pastime. Your commitment to tell us continues until the date the cover you're applying for starts. If these commitments aren't met, we may not pay a claim.
- Pay monthly or yearly premiums for the cover terms you choose.
- If you include Critical Illness Cover or Life or Earlier Critical Illness Cover, you may need to increase your premiums in the future to keep your chosen cover level going throughout the cover term.
- Tell us:
  - Within three months of disablement for a Total and Permanent Disability claim.
  - Within three months of diagnosis for a Critical Illness and Disability claim or a Terminal Illness claim.
- Allow us access to your medical records to consider a claim.

**Please see the following pages for further details of each type of cover.**

**Global Term can only be sold by an authorized Singapore financial adviser.**

## Risks

- If you stop your premiums for any type of cover, that cover will stop and you'll get nothing back.
- We may not pay a claim in some cases. **Please see the 'What will stop the cover paying out?' section for each type of cover.**
- The plan will never have a cash-in value.
- Inflation will reduce the spending power of any money you get back in the future.
- The amount of cover you need may change over time. You should regularly review your cover to make sure it's still sufficient for your needs. For example, if you change your mortgage, you should review your cover.
- The following risks apply to some covers only:
  - If you choose Critical Illness Cover or Life or Earlier Critical Illness Cover, we guarantee your premium amounts for the first five years only. After this we'll review your premiums every five years.
  - If the predicted cost of providing benefits is higher than expected, you'll need to increase your premiums to keep your chosen cover level going throughout the cover term. Alternatively you can reduce your cover and keep your premiums the same, subject to each cover not being reduced below USD 500,000/HKD 4,000,000/SGD 845,000/GBP 282,000/EUR 437,500 depending on your chosen contract currency.
  - If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down.

When predicting the cost of providing benefits, we'll consider various issues. For example, we'll consider past and predicted future claims experience across the life assurance industry as well as developments in medical treatments and diagnostic techniques.

## Questions and answers

### What is the Global Term plan?

Global Term is a plan that allows you to choose any one or more of three types of cover which we briefly describe below:

- **Life Cover** pays out a cash sum if you die or, if your cover is for three years or more, are first diagnosed with a terminal illness during the cover term. If we pay the cash sum, this cover will end.
- **Critical Illness Cover** pays out a cash sum if, during the cover term, you are first diagnosed, after at least 90 days from the day we start your cover, with a critical illness or disability that meets our policy definition and then survive for at least 30 days. If we pay the cash sum, this cover will end.
- **Life or Earlier Critical Illness Cover** pays out a cash sum if, during the cover term, you die, are first diagnosed with a terminal illness or, after at least 90 days from the day we start your cover, you are first diagnosed with a critical illness or disability that meets our policy definition. If we pay the cash sum, this cover will end.
- We give further details of each type of cover on the following pages.
- You simply choose how much of each type of cover you need and how long you want it to last.
- You must be aged 21 or over to take out the plan.
- The minimum cover for each policy for any one life is USD 500,000/HKD 4,000,000/SGD 845,000/GBP 282,000/EUR 437,500 depending on your chosen contract currency.

### What will my premiums be?

- Your illustration will show the premiums you need to pay for each type of cover you choose.

Your premiums will depend on several things. For example, the amount and type of cover you choose, how long you want the cover to last, your age, sex, whether you smoke or use nicotine products and your health and lifestyle as assessed by our underwriters.

- You can pay monthly or annually.

## How flexible is the plan?

- The plan is flexible to meet your changing needs and allows you to:
  - Add new types of cover.
  - Increase or reduce cover levels.
  - Increase or reduce the cover term.
- Increases to your plan will be processed via a new application which will be subject to evidence of your health, family history, occupation, country of residence and pastimes at the time. Reductions to your plan will result in your existing plan being changed. Any changes are subject to our terms and conditions at that time.
- If you make changes to your cover your premiums are likely to change.
- You should review your plan regularly to check whether the types and levels of cover are still right for your needs.
- You can choose the contract currency in which you would like your plan to be denominated. This can be US dollars, HK dollars, Singapore dollars, GBP sterling or euro. All statements, correspondence, premiums and benefits will be denominated in your chosen contract currency. Once the plan has been issued, the contract currency cannot be altered.

## When does the plan pay out?

- This depends on the types of cover chosen. **Please see the ‘When does the cover pay out?’ section for each type of cover.**

## What will stop the plan paying out?

- This depends on the types of cover chosen. **Please see the ‘What will stop the cover paying out?’ section for each type of cover.**
- We will not pay out if the cause of a claim is one we exclude by applying special terms to your plan when we accept your application. We will show any special terms in your plan documents.

## Can my premiums change in the future?

- If you choose Life Cover or Life Cover with Total and Permanent Disability, your premiums are guaranteed not to change for the duration of the policy.
- If you choose Critical Illness Cover or/and Life or Earlier Critical Illness Cover(s):
  - We guarantee your premium amounts for the first five years only. After this we'll review your premiums every five years.
  - If the predicted cost of providing benefits is higher than expected, you'll either need to increase your premiums to keep your chosen cover level going throughout the cover term, or
    - reduce your cover and keep your premiums the same, subject to the cover not being reduced below USD 500,000/HKD 4,000,000/SGD 845,000/GBP 282,000/EUR 437,500 depending on your chosen contract currency.
  - If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will go down.
  - We'll give you 30 days' notice before making any changes.

**Please see section A3 of the policy conditions for more details.**

## What are the charges?

- We allow for all charges, including the cost of providing the types of cover you choose, and all expenses, such as commission, within the premiums you pay.

## What if I stop paying?

- You can stop your plan or any of the individual covers whenever you wish. If you miss a premium, we will stop the plan straight away and all covers will cease.
- You will not get back any money.

## Free-look period

- You have a right to change your mind. If you decide you don't want the plan, let us know in writing within 30 days and we will give you your money back.
- The easiest way to cancel is to complete the 'Cancellation form' we send you and return it to us. Or you can write to us at **Friends Provident International Limited (Singapore Branch), 4 Shenton Way, #11-04/06, SGX Centre 2, Singapore 068807** but please remember to include your full name and address and state that you wish to cancel your Global Term plan.

- If you don't cancel within the 30 days, your plan will continue as set out in this product summary and the terms and conditions.

### What medical and other details will you need?

- Your application will include questions about your medical history, finances and other personal circumstances. We may seek to obtain details from doctors who have consulted with you or ask you to have a medical examination. All of this will be at our expense, however, we will not pay for any medical evidence which we have not specifically requested.

### What about tax?

- Any personal tax liability will depend on your country of residence and your personal circumstances and we recommend that you consult your professional adviser in respect of any possible taxation consequences. No liability can be accepted by Friends Provident International for any personal tax consequences or for future tax or legislative changes.
- Similarly, if the policy is set up in the name of or is transferred into the ownership of a company, we recommend that professional advice is obtained about any possible taxation of benefits under the policy.

### Beneficiary Nomination and trusts

- If you wish specific beneficiaries to receive any of the policy benefits, please discuss your requirements with your financial adviser.

## Life Cover

### What is Life Cover?

- It pays a cash sum if you die or are first diagnosed with a terminal illness at least 18 months before the end of the cover term. If we pay the cash sum, this cover will end.

### What choices do I have when setting it up?

- You choose how much Life Cover you need and how long you want it to last.
- The amount of cover stays the same throughout the cover term. You must be aged under 75 at the start. Life Cover can be for any number of years, as long as you're aged under 80 at the end. We only accept annual premiums for terms of less than five years.
- You can set it up on your life so we pay the cash sum if you die during the cover term, or are diagnosed with a terminal illness at least 18 months before the end of the cover term.
- You can set it up on two lives so we pay the cash sum on the first death during the cover term or the first diagnosis of a terminal illness at least 18 months before the end of the cover term.
- If you write the Life Cover in trust, we will pay the cash sum to the trustees.

### Total and Permanent Disability Benefit

- If you are applying for Life Cover and are aged under 55, in good health and not in a high risk occupation, you can choose to include Total and Permanent Disability Benefit from the start at an extra cost.
- It pays a cash sum equal to the Life Cover if during the cover term and before your 65th birthday, you become totally and permanently unable, because of physical illness or injury, to perform or do any occupation or work that is of a remunerative nature. If we pay the cash sum, the Life Cover will end. **Please see Part F of the policy conditions for more details.**
- For cover set up on two lives you can choose to include this benefit on either or both lives.

### When does the Life Cover pay out?

- We will pay the cash sum if you die during the cover term. The cover will then cease.
- We will pay the cash sum earlier on cover terms of three or more years if you are first diagnosed as having a terminal illness expected to cause death within 12 months of diagnosis. The cover will then end.

- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about it within three months.
- If your Life Cover includes Total and Permanent Disability Benefit, we will pay the cash sum earlier if you are diagnosed with a Total and Permanent Disability that meets the definition in our policy conditions. The cover will then cease.

### What will stop the Life Cover paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - plans for travelling (other than on holiday) outside of, or changing your normal country of residence, or
  - taking part in any hazardous pastime
 before the date on which the cover you are applying for starts.
- We will not pay a claim unless you tell us:
  - Within three months of the date of death, or within a longer period if we are satisfied that circumstances are such as to prevent notification being given.
  - Within three months of disability for a Total and Permanent Disability claim.
  - Within three months of first diagnosis for a Terminal Illness Benefit claim.
  - The Company will issue a claim form to the policyholder. The claim form must be completed and returned to the Company within one month of the date of issue.
- We will not pay a Life Cover, Terminal Illness Benefit or Total and Permanent Disability claim if it is due in any way to active participation in war or specified related activities, breach of criminal law, suicide or attempted suicide. **Please see section Z1 of the policy conditions for more details.**
- A life assured's suicide or attempted suicide, whether sane or insane, within two years of the date risk assumed or subsequent reinstatement of the policy.

- Additionally, we will not pay a Total and Permanent Disability claim if it is due in any way to HIV/AIDS, war, intentional self-inflicted injury, alcohol, drug or chemical abuse and some mental and related disorders in certain specified circumstances. **Please see section Z3 of the policy conditions for more details.**

## Critical Illness Cover

### What is Critical Illness Cover?

- It pays a cash sum if, during the cover term you are first diagnosed, after at least 90 days after we start your cover, with a specified critical illness or disability that meets our policy definition and then survive for at least 30 days. If we pay the cash sum, this cover will end.

### What choices do I have when setting it up?

- You choose how much Critical Illness Cover you need and how long you want it to last. You must be aged under 60 at the start.
- The cover term can be from five years and above, as long as you are aged under 80 at the end.
- You can set it up on your life so we pay the cash sum if, during the cover term and at least 90 days after we start your cover, you are first diagnosed with a critical illness or disability that meets our policy definition and then survive for at least 30 days.
- You can set it up on two lives so we pay the cash sum on the first diagnosis of a critical illness or disability that meets our policy definition during the cover term.

### Which critical illnesses and disabilities are covered?

- We only cover the critical illnesses and disabilities we describe below and no others. The critical illness and disability descriptions are only a guide to what is covered and the full definitions of the illnesses and disabilities covered and the circumstances in which you can claim are given in the policy conditions. These typically use medical terms to describe the illness or disability and in some cases the cover may be limited. For example:
  - We do not cover some types of cancer.
  - For some illnesses, you need to have permanent symptoms.
- We strongly recommend that you see our Global Term 'Guide to Critical Illness and Disability Benefit' to help you understand the extent of cover provided.

- The critical illnesses and disabilities we cover are:
  - 1 Alzheimer's disease/Severe dementia
  - 2 Angioplasty and other invasive treatment for coronary artery
  - 3 Benign brain tumour
  - 4 Blindness (irreversible loss of sight)
  - 5 Coma
  - 6 Coronary artery by-pass surgery
  - 7 Deafness (irreversible loss of hearing)
  - 8 End stage kidney failure
  - 9 End stage liver failure
  - 10 End stage lung disease
  - 11 Fulminant hepatitis
  - 12 Heart attack of specified severity
  - 13 HIV due to blood transfusion and occupationally acquired HIV
  - 14 Idiopathic parkinson's disease
  - 15 Irreversible aplastic anaemia
  - 16 Irreversible loss of speech
  - 17 Major burns
  - 18 Major cancer
  - 19 Major head trauma
  - 20 Major organ/bone marrow transplantation
  - 21 Motor neurone disease
  - 22 Multiple sclerosis
  - 23 Muscular dystrophy
  - 24 Open chest heart valve surgery
  - 25 Open chest surgery to aorta
  - 26 Paralysis (irreversible loss of use of limbs)
  - 27 Primary pulmonary hypertension
  - 28 Severe bacterial meningitis
  - 29 Severe encephalitis
  - 30 Stroke with permanent neurological deficit

- The eligible occupations for occupationally acquired HIV are:
  - medical practitioner, medical student, state registered nurse
  - medical laboratory technician, houseman, dentist (surgeon and nurse)
  - paramedical worker, working in a medical centre or clinic (in Singapore).

**Please see pages 13–17 of the policy conditions, and the Schedule of Critical Illnesses and Disabilities, for more details.**

**The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).**

**This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.**

### When does the Critical Illness Cover pay out?

- If, during the cover term and at least 90 days after we start your cover, you are first diagnosed with a critical illness or disability that meets our policy definition and you survive for at least 30 days, the cover will end and we'll pay the cash sum. You must tell us of any diagnosis within three months.
- If you die within the cover term without being diagnosed with critical illness or disability, or you are diagnosed with a critical illness or disability and die within 30 days of first diagnosis, we will pay USD 3,600/HKD 28,000/SGD 6,000/GBP 2,000/EUR 3,000 and the cover will cease.

### What will stop the Critical Illness Cover paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - plans for travelling (other than on holiday) outside, or changing, your normal country of residence, or
  - taking part in any hazardous pastime,
 before the date on which the cover you are applying for starts.

- We will not pay a claim unless you tell us:
  - Within three months of first diagnosis for a Critical Illness and Disability claim.
  - The Company will issue a claim form to the policyholder. The claim form must be completed and returned to the Company within one month of the date of issue.
- We will not pay a Critical Illness and Disability claim if the critical illness or disability isn't one we cover. **Please see pages 12-17 of the policy conditions, and the Schedule of Critical Illnesses and Disabilities, for more details.**
- We will not pay a Critical Illness and Disability claim if the diagnosis is made within 90 days from when we start your cover or if you die within 30 days of the first diagnosis of a critical illness or disability made after that time. If you set up the plan on your life and you die within the cover term, we will pay USD 3,600/HKD 28,000/SGD 6,000/GBP 2,000/EUR 3,000 (depending on your choice of contract currency) and the cover will end. If you set up the plan on two lives and one dies within the cover term, we'll pay USD 3,600/ HKD 28,000/SGD 6,000/GBP 2,000/ EUR 3,000. The policy can then continue and, if the surviving life dies within the cover term without having made a successful claim for Critical Illness and Disability Benefit, a further amount of USD 3,600/HKD 28,000/SGD 6,000/GBP 2,000/EUR 3,000 (depending on your choice of contract currency) will be paid.

**Please see section E2.5 of the policy conditions for more details.**

We will not pay a Critical Illness and Disability claim if it is due in any way to active participation in war or specified related activities, breach of criminal law, suicide or attempted suicide within two years of the policy starting or being reinstated.

**Please see section Z1 of the policy conditions for more details.**

- Additionally, we won't pay a Critical Illness and Disability claim if it is due in any way to:
  - any form of war whether declared or not
  - intentional self-inflicted injury.

**Please see section Z2 of the policy conditions for more details.**

## Life or Earlier Critical Illness Cover

### What is Life or Earlier Critical Illness Cover?

- It pays out a cash sum if, during the cover term, you die, are first diagnosed with a terminal illness or, after at least 90 days from the day we start your cover, are first diagnosed with a critical illness or disability that meets our policy definition. If we pay the cash sum, this cover will end.

### What choices do I have when setting it up?

- You choose how much Life or Earlier Critical Illness Cover you need and how long you want it to last.
- You must be aged under 60 at the start. The cover term can be from five years and above, as long as you are aged under 80 at the end.
- You can set it up on your life so we pay the cash sum if, during the cover term, you die, are first diagnosed with a terminal illness at least 18 months before the end of the cover term, or are first diagnosed at least 90 days after we start your cover with a critical illness or disability that meets our policy definition.
- You can set it up on two lives so we pay the cash sum on the first death, first diagnosis of a terminal illness or the first diagnosis of a critical illness or disability that meets our policy definition during the cover term, whichever happens first.

### Which critical illnesses and disabilities are covered?

- We only cover the critical illnesses and disabilities listed on page 6 and no others. The critical illness and disability descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy conditions. These typically use medical terms to describe the illness and in some cases the cover may be limited. For example:
  - We do not cover some types of cancer.
  - For some illnesses, you need to have permanent symptoms.
- We strongly recommend that you see our Global Term 'Guide to critical illness and disability benefit' to help you understand the extent of cover provided.

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## When does the Life or Earlier Critical Illness Cover pay out?

- If you die, are first diagnosed with a terminal illness expected to cause death within 12 months of diagnosis, or are first diagnosed, at least 90 days after we start your cover, with a critical illness or disability that meets our policy definition during the cover term, the cover will end and we will pay the cash sum.
- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about diagnosis of a terminal illness or a critical illness or disability within three months.

## What will stop the Life or Earlier Critical Illness Cover paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
  - health or family history
  - occupation, occupational duties or working abroad
  - plans for travelling (other than on holiday) outside, or changing, your normal country of residence, or
  - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.

- We will not pay a claim unless you tell us:
  - Within three months of the date of death, or within a longer period if we are satisfied that circumstances are such as to prevent notification being given.
  - Within three months of first diagnosis of a Critical Illness or Terminal Illness; or within three months of Disability in respect to a Total and Permanent Disability claim.
  - The Company will issue a claim form. The claim form must be completed and returned to the Company within one month of the date of issue.
- We will not pay a Critical Illness and Disability claim if the critical illness or disability isn't one we cover.

**Please see pages 12–17 of the policy conditions, and the Schedule of Critical Illnesses and Disabilities, for more details.**

- We will not pay a Life or Earlier Critical Illness Cover claim if it is due in any way to active participation in war or specified related activities, breach of criminal law, suicide or attempted suicide.

**Please see section Z1 of the policy conditions for more details.**

Additionally, we won't pay a Critical Illness and Disability claim if it is due in any way to:

- Any form of war whether declared or not.
- Intentional self-inflicted injury.

**Please see section Z2 of the policy conditions for more details.**

## Other information

### How to contact us

- Remember, your financial adviser will normally be your first point of contact.
- If you have any questions, you can:



Call us on **+65 6320 1088**, Monday to Friday from 9am to 5.30pm. We may record and monitor calls.



Fax us on **+65 6327 4020**



Email us at **singapore.enquiries@fpiom.com**



Write to us at  
**Friends Provident International Limited  
(Singapore Branch)  
4 Shenton Way  
#11-04/06  
SGX Centre 2  
Singapore 068807**

- To add new types of cover or to change your cover levels, please write to us at the above address.

### How to make a claim

- To make a claim, please call **+65 6320 1088** and ask to speak to our Claims Department. Or write to:  
**Friends Provident International Limited  
(Singapore Branch), 4 Shenton Way, #11-04/06,  
SGX Centre 2, Singapore 068807.** We will send a claim form for completion and return. This will detail our requirements. For a Life Cover claim we will always need the death certificate.

### Informing us of a claim

The person making the claim should let us know promptly and within any specified claim notification period.

We may need to see the life assured's medical records in the event of a claim on the plan.

We may require the life assured to undergo medical examination(s) or testing in the event of a claim for Terminal Illness Benefit, Total and Permanent Disability Benefit or Critical Illness and Disability Benefit.

### Data privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy - please visit <https://www.fpinternational.sg/legal/privacy-and-cookies.jsp> to view the full policy, or this can be provided on request.

### How to complain

- Please write to our Customer Relations Manager at **Friends Provident International Limited (Singapore Branch), 4 Shenton Way, #11-04/06, SGX Centre 2, Singapore 068807.**
- 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:

**36 Robinson Road  
#15-01  
City House  
Singapore 068877**

Tel: +65 6327 8878

Fax: +65 6327 1089 / +65 6327 8488

Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)

Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)

### Compensation

- This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Friends Provident International or visit the GIA, LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### Terms and conditions

- This guide sets out the main points about the Global Term plan. It does not include all the definitions, exclusions, terms and conditions.
- A copy of the full terms and conditions is contained within your Global Term pack. Alternatively please speak to your financial adviser or contact us directly.
- You can view a copy of the Code of Life Insurance Practice (COLIP) on the Life Insurance Association (LIA) website: [www.lia.org.sg](http://www.lia.org.sg).

### Law

- Each policy is governed by and shall be constructed in accordance with the law of Singapore.

### Language

- Our plan documents and terms and conditions are in English and all our communications with you will be in English.





**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: [www.fpinternational.com](http://www.fpinternational.com). Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 4 Shenton Way, #11-04/06 SGX Centre 2, Singapore 068807. Telephone: +65 6320 1088 | Fax: +65 6327 4020 | Website: [www.fpinternational.sg](http://www.fpinternational.sg). Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.