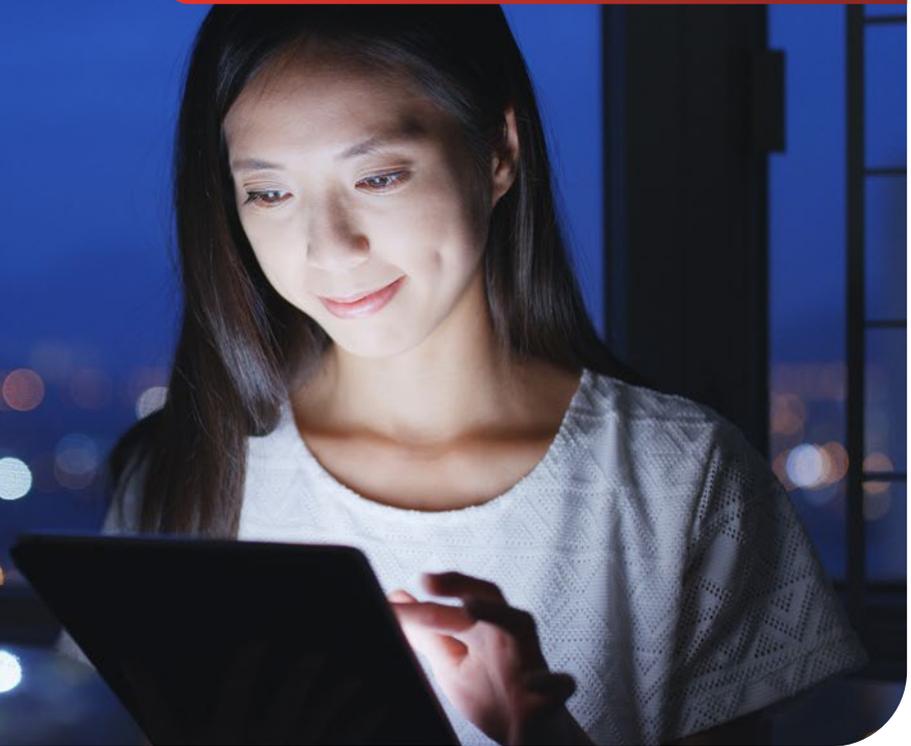


Rewarding your investment



Global Wealth Manager is a unit linked investment plan, which pays a loyalty bonus.

How the bonus is paid

The bonus is paid as additional units to the plan after 3 years, and annually thereafter whilst the plan remains invested. Friends Provident International (FPIL) will then increase the loyalty bonus from year 6 and again from year 11, as shown below.

Numbers of complete years	Loyalty bonus % of payment value
3 to 5 years	0.50%
6 to 10 years	0.75%
11 plus years	1.00%

FPIL will also pay a bonus on any additional investment made into the plan periodically, as shown in the table above.

Example scenario

In the table opposite, we show the effect the loyalty bonus could have on an investment of SGD 100,000 with a growth rate of 7% per annum.

When you increase your investment with Global Wealth Manager you can benefit from higher bonuses.

Regular loyalty bonuses ultimately reduce the ongoing costs you pay for your plan.

Number of complete years	Loyalty bonus	Amount of bonus paid (SGD)	Fund value (SGD)
1	0.00%	0	103,039
2	0.00%	0	106,219
3	0.50%	548	110,096
4	0.50%	568	114,174
5	0.50%	589	118,463
6	0.75%	930	124,921
7	0.75%	981	131,731
8	0.75%	1,034	138,912
9	0.75%	1,090	146,485
10	0.75%	1,150	154,470
11	1.00%	1,617	163,295
Total	-	8,507	-

By the end of year 11 the total amount of bonus paid would be SGD 8,507.

The more money invested with FPIL and the longer it is invested, the more bonuses FPIL will pay.

Investment involves risk and each class of investment will involve its own level of risk.

Fund prices may go up and down depending on the underlying investment and the value of your investment cannot be guaranteed, you may get back less than you paid in.

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