

# Discounted premium rates for new customers - Extended till 31 December 2025

For financial advisers only.

**Putting you in control – You now have the discretion to discount premiums by up to 20% for new customers when applying for an IPME+.**

## Which benefits does the discount apply to?

Premium discounts can be applied to any of the benefits provided when using IPME+ for your clients protection needs on both a single life or joint life first death basis.


- Life Cover
- Life Cover with Total Permanent Disability Benefit
- Life or Earlier Critical Illness Cover
- Standalone Critical Illness Cover
- Level or Decreasing Cover

## Is the discount limited to the first year's premiums only?

No. Discounts apply to all premiums paid throughout the entire payment term.

## How do I apply the discount?

1. It's simple. Once you have identified the type and amount of cover required to meet your customer's needs, enter the details into the IPME+ illustration system
2. Print the IPME+ illustration and write down the level of discount you wish to apply as both a percentage and a monetary amount. Deduct this from the illustration premium to arrive at the new discounted premium as demonstrated in the example below:



**Your first selected cover:**

Illustrated for [REDACTED] by Friends Provident International (Middle East) on 29 April 2021 assuming a policy start date of 29 April 2021.

**Your selected Premium payment type: Regular**

Did you know? You can get a discount on your overall premiums, if you choose Accelerated premium payment option. For more details, please get in touch with your financial adviser

The terms of this illustration are valid for 30 days from the date of illustration and assume that the life/lives assured will be accepted on the terms stated. This illustration should be read in conjunction with the International Protector Middle East Product Guide.

**Cover basis:** Single Life

**Life assured:** [REDACTED]

**Date of birth:** 28/03/1986

**Age next half birthday:** 35.5

**Gender:** Female

**Smoker status:** No

**Country of residence:** United Arab Emirates

**Nationality:** United Kingdom

**Premium:** £1,165.80  
**Discount (20%):** (£ 233.16)  
**New premium:** £ 932.64

Cover type	Life assured	Currency	Sum assured	Premium	Frequency	Annualized premium	Premium payment term	Policy term
Life or Earlier Critical Illness Cover (including TPD) - Level	[REDACTED]	GBP	250,000	97.15*	Monthly	1,165.80	Equal to policy term	30 years

3. Submit the illustration along with the completed application form and any additional documentation between 1 July and 31 December 2025 to secure the discounted premium\*.

\* Subject to standard underwriting acceptance.

You also have the ability to vary the discounts on multiple benefit applications. For example, you can apply a 10% discount to the Life Cover premium and a 15% discount to the Life or Earlier Critical Illness cover.

# International Protector Middle East+

## Meeting the protection needs of your customers in the UAE

### Terms and conditions

- The offer period runs from 1 July 2025 to 31 December 2025.
- Application forms and all necessary documentation must be received at the office of Friends Provident International on or before 31 December 2025 and the plan must be put in force by 31 March 2025.
- The offer period runs for new applications received from 1 July to 31 December 2025. Applications received after 31 December 2025 will not qualify for a discount.
- Friends Provident International reserves the right to withdraw, or to make amendments to the terms at any time without prior notice. All other standard product terms and conditions apply.
- Friends Provident International have the discretion to apply discounts for non standard applications.
- If a dispute should arise in relation to this offer, the decision of Friends Provident International will be final.



**Discounted premiums of up to 20% - giving you another reason to recommend our award winning protection product (IPME+).**

## Get in touch

Talk to your local Friends Provident International sales manager today or contact our underwriting team at [underwriting@fpiom.com](mailto:underwriting@fpiom.com) who will be happy to help.

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