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## What is Reserve +?

Reserve + is the multiple award-winning portfolio bond from Friends Provident International (FPI).

It has been designed to help customers achieve their medium- to long-term investment targets.

Reserve + offers access to a very wide range of investments in one convenient place and it meets all the necessary regulatory criteria of the UAE Insurance Authority.

Recent research conducted by FPI with 565 expatriates in the UAE has revealed that their highest priorities for investing are:

**1** Planning for a business

**2** Retirement

**3** Property purchase

**4** Children's education

## Does your customer have the money set aside today to meet these goals?

- The cost of a luxurious retirement in the UK is estimated to be c. **GBP 1m** (to provide an income of **GBP 39,000** p.a. \*)
- The total cost of sending your child to Cambridge university could be **USD 222,000** for a three year degree in engineering\*\*

\* Source: which.co.uk, 2017

\*\* Source: Cambridge University website, 2020

Most people need to plan for such large commitments many years in advance. The good news is it will cost less to fund a goal by making an upfront single investment today compared to making regular savings over time of an equal value, due to the impact of compound growth.

Investing a lump sum has no ongoing contractual commitment to save but your customer can add to it or make withdrawals any time they wish. This makes Reserve + an excellent investment vehicle to meet medium- to long-term customer goals.

## Reserve + in action

Target – to meet total projected university expenses of USD 444,000 for two children in 18 years, assuming university costs remain unchanged:

- Total lump sum investment required today – **USD 190,738**
- Annual savings required over 18 years – **USD 14,296** p.a. (total investment of **USD 257,328**)
- By investing upfront you save your customer **USD 66,590!** (assumes 6% return p.a., without volatility, after fund and product charges) as in October 2020. The Reserve + establishment charge period chosen here is 10 years.

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**It is based upon our understanding of current UK legislation as at October 2020 and may be subject to change in future.**

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More importantly, however, by investing **USD 190,738** today into a Reserve +, your customers' children could attend the university of their choice.

## The basics

Remember, your customers can invest in Reserve + from as little as **USD 37,500 (GBP 25,000)**.

They can invest in a very wide range of assets including stocks and shares, exchange traded funds, bonds, commodities, alternatives and general collectives. In fact, your customer can access most investments available on a recognized exchange meaning portfolio construction can be optimised to meet their needs for the lowest possible risk.

Every quarter your customer will receive a statement to show how their investments are progressing towards the goal or they can do it themselves by registering for our Online Services with 24/7 access.

## Next steps

Speak with your Regional Sales Manager or visit our website for further details:  
[advisers.fpinternational.ae/products](http://advisers.fpinternational.ae/products)