

## Higher allocation rates and a loyalty bonus for new AND existing customers



It can be frustrating for existing customers when special offers and incentives are made available to new customers only.

At Friends Provident International (FPI) we take a different approach.

We reward ALL our customers when they start saving regularly in a Premier Advance savings plan, and AGAIN for their long term commitment.

- Enhanced initial unit allocation rates for the first 18 months' premiums.
- Loyalty bonuses, paid monthly from the tenth policy anniversary.

**To see the enhanced initial unit allocation rates, and the positive impact the loyalty bonus will have on your customers' savings plans, please view the details overleaf.**

## Enhanced initial unit allocation rates – up to 127.5%

Enhanced allocation rates apply at premium levels from as low as USD500 per month, and savings terms as low as five years. These rates also apply to premium top ups during the plan term and, if the top up takes the monthly premium into a new band, the whole of the top up premium will benefit from enhanced allocation.

Premier Advance is available in USD, AED, GBP, and EUR. Premium bands, together with enhanced initial unit allocation rates for each currency, are detailed in the table below. Premiums paid after the first 18 months (and after the first 18 months of any premium increase) will purchase units at a rate of 100%.

### Premium levels and initial unit allocation rates

Plan currency	Monthly Premium				
USD	300 - 499	500 - 749	750 - 1,249	1,250 - 1,999	2,000+
AED	1098 - 1832	1,833 - 2,749	2,750 - 4,582	4,583 - 7,332	7,333+
GBP	200 - 332	333 - 499	500 - 832	833 - 1,332	1,333+
EUR	300 - 499	500 - 749	750 - 1,249	1,250 - 1,999	2,000+
Term (years)	Initial unit allocation rate				
5-9	100%	105%	110%	110%	115%
10	100%	105%	110%	115%	120%
11	100%	105%	110%	115.5%	120.5%
12	100%	105%	110%	116%	121%
13	100%	105%	110%	116.5%	121.5%
14	100%	105%	110%	117%	122%
15	100%	105%	110%	117.5%	122.5%
16	100%	105%	110%	118%	123%
17	100%	105%	110%	118.5%	123.5%
18	100%	105%	110%	119%	124%
19	100%	105%	110%	119.5%	124.5%
20	100%	105%	110%	120%	125%
21	100%	105%	110%	120.5%	125.5%
22	100%	105%	110%	121%	126%
23	100%	105%	110%	121.5%	126.5%
24	100%	105%	110%	122%	127%
25	100%	105%	110%	122.5%	127.5%

**The higher the premium and the longer the savings term, the higher the allocation rate**

## Loyalty bonus – a benefit of making a long term commitment

After the tenth plan anniversary, customers will receive loyalty bonuses totalling 0.5%pa of their plan's value. Provided premiums of at least USD300 a month (or currency equivalent) are maintained, the bonus will be added to the plan each month.

The chart below shows how much difference to the final plan value the loyalty bonus makes. This example shows how much extra customers saving USD500 per month, USD750 per month or USD1,250 per month for 25 years could receive.



The figures quoted above assume 7% pa growth, net of all product and fund charges, loyalty bonuses credited monthly from the tenth plan anniversary and that all premiums are paid when due.

Speak with your regional sales manager to find out more about how FPI looks after both our new AND our existing customers.

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