



«ClientName»
«ClientAdd1»
«ClientAdd2»
«ClientAdd3»
«ClientAdd4»
«ClientAdd5»
«ClientAdd6»

Financial Adviser

«AgentName»
«AgentAdd1»
«AgentAdd2»
«AgentAdd3»
«AgentAdd4»
«AgentAdd5»
«AgentAdd6»

**THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION.
IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.**

Friends Provident International Limited (“Friends Provident International”) is responsible for the information contained in this notice. To the best of the knowledge and belief of Friends Provident International (having taken all reasonable care to ensure that such is the case), the information contained in this notice is, at the date of this letter, in accordance with the facts and there are no other facts the omission of which would make any statement in this notice misleading. Friends Provident International accepts responsibility accordingly for the information contained in this notification.

26 May 2022

Dear Policyholder

**Policy Number: «Policy_No»
Your financial adviser: «AgentName»**

Re: Premier, Premier II, Premier Ultra, Elite, Zenith, International Investment Account, Premier Investment Plan, Flexible Growth Plan, Executive Savings Plan, International Pension Plan, International Savings Plan, Summit and Summit II (collectively, the “Schemes”)

Withdrawal of authorisation and termination of the Friends Provident International Investment-linked fund Alquity Africa (L26) (the ‘Affected Investment-linked Fund’), which is available under each of the Schemes

Due to the small size and lack of demand from Friends Provident International Limited’s (“Friends Provident International”) policyholders for the Affected Investment-linked Fund, it is not economically viable to continue to operate the Affected Investment-linked Fund. Friends Provident International has therefore made the decision to i) withdraw the Securities and Futures Commission (the “SFC”) authorisation of the Affected Investment-linked Fund and ii) terminate the Affected Investment-linked Fund, pursuant to the section headed “Management of Friends Provident International Investment-linked Funds”, “Management of FPIL investment-linked funds” or “Closing a Fund”, as applicable, of the Schemes’ Policy Conditions with effect from **30 August 2022** (the “Effective Date”). We will stop accepting any new investment instruction to the Affected Investment-linked Fund from the date of this letter onwards.

Action required by investors paying regular premiums into the Affected Investment-linked Fund

You are free to re-direct future regular premiums, without charge, to any other investment-linked fund(s) available under your policy by completing a Switch/Redirection instruction form, a copy of which is available on request, and returning it to our Hong Kong office or through our online services portal on or before 4:30pm (HK time) on **24 August 2022** (the "Deadline"). If you fail to submit an instruction by the Deadline, we will direct, without charge, all your regular premiums received after the Deadline for the Affected Investment-linked Fund to the Default Investment-linked Fund detailed in the Appendix overleaf.

We select the Default Investment-linked Fund based on various factors which include but are not limited to (1) investment objective and strategy, (2) assets mix, (3) risk profile and (4) currency denomination. As there are no other Friends Provident International investment-linked funds with a mix of assets or investment objective the same as the Affected Investment-linked Fund, the Default Investment-linked Fund we have chosen is JPM USD Money Market VNAV (J42), which is a Currency/Money Market fund. **You should be aware that this investment-linked fund has a very different risk/reward profile to the Affected Investment-linked Fund.** Please refer to the Appendix for further information.

Action required by policyholders who request a switch-in and/or request for additional single or regular premium into the Affected Investment-linked Fund

If a new switch-in request or request for additional single or regular premium into the Affected Investment-linked Fund is submitted from the date of this letter, we will contact you or your independent financial adviser for an alternative instruction. We will not process without an alternative instruction.

Action required by policyholders with existing investments in the Affected Investment-linked Fund

You are free to switch your existing investment out of the Affected Investment-linked Fund at any time up to the Deadline, without charge, to other investment-linked fund(s) available under your policy. You can do this by completing a Switch/Redirection instruction form and returning it to our Hong Kong office, or through our online services portal by the Deadline. If we have not received any instruction from you by the Deadline, we will automatically switch your existing investment in the Affected Investment-linked Fund into the Default Investment-linked Fund on the **26 August 2022**, without charge.

You should read the corresponding offering documents (including Product Key Facts Statement) of the underlying fund of the Default Investment-linked Fund and other investment-linked funds available under your policy, which will be made available by our Hong Kong office upon request (including, without limitation, their investment objectives and policies, risk factors and charges).

All costs relating to the arrangement herein, including, without limitation, expenses relating to the termination and withdrawal of authorisation of the Affected Investment-linked Fund will be borne by Friends Provident International.

We recommend that you seek the advice of your usual independent financial adviser before making any investment decisions.

Please note that you can always switch your investment-linked funds or redirect future premiums online through the FPI Portal, without charge. Simply login at <https://portal.fpinternational.com>. It is a simple, convenient and secure way to manage your policy.



Getting in touch

If you have any questions regarding your policy or the investment-linked funds in which you are invested, please contact our Hong Kong office:

Friends Provident International Limited
803, 8/F, One Kowloon
1 Wang Yuen Street, Kowloon Bay
Hong Kong

Tel: +852 3550 6188
Fax: +852 2868 4983
Email: customerservicing@fpihk.com

Yours sincerely

A handwritten signature in black ink, appearing to read "Chris Corkish".

Chris Corkish
Investment Marketing Manager

Appendix - Affected Investment-linked Fund and the corresponding Default Investment-linked Fund

	Affected Investment-linked Fund	Default Investment-linked Fund
Name and code of Investment-linked Fund	Alquity Africa (L26)	JPM USD Money Market VNAV (J42)
Name of corresponding underlying fund	Alquity SICAV - Alquity Africa Fund	JPMorgan Funds - USD Money Market VNAV Fund
Name of management company of underlying fund of Investment-linked Fund	East Capital Asset Management S.A.	JPMorgan Asset Management (Europe) S.à r.l
Share class of underlying fund	A - Acc	A Acc
Currency of Investment-linked Fund	USD	USD
Currency of underlying fund	USD	USD
Investment objective and investment policy/strategy of the underlying fund	<p>To provide long term capital appreciation by investing mainly at least 70% of its net assets in equity securities listed on either (i) the regulated stock markets of African countries or (ii) the regulated stock markets outside the African continent provided that the relevant companies realized more than 50% of their revenue and/or profit in the African continent.</p> <p>The underlying fund will mainly invest, directly or indirectly, in listed equities but will also consider bonds and convertible bonds. The underlying fund may also invest in assets such as money market instruments, time deposits.</p> <p>The underlying fund may hold cash and cash equivalents temporarily, on an ancillary basis and, under exceptional circumstances (e.g. the global financial crisis of 2008 or Asian financial crisis of 1998), the underlying fund may also be invested up to 100% in cash and cash equivalents.</p>	<p>The underlying fund seeks to achieve a return in USD in line with prevailing money market rates whilst aiming to preserve capital consistent with such rates and to maintain a high degree of liquidity by investing in USD denominated short-term debt securities (i.e. money market instruments, eligible securitisations and asset-backed commercial paper) and deposits with credit institutions and reverse repurchase transactions.</p> <p>All assets will be invested in USD denominated short-term debt securities (i.e. money market instruments, eligible securitisations and asset-backed commercial paper) and deposits with credit institutions and reverse repurchase transactions. These debt securities may be rated by an independent rating agency or unrated.</p> <p>In addition to receiving a favourable credit quality assessment pursuant to the management company's internal credit procedures, debt securities are rated at least A or A-1 by</p>

	<p>Within the limits set forth and as described under Appendix II. of the prospectus, the underlying fund may use financial techniques and instruments such as call and put options and financial futures for efficient portfolio management or to attempt to hedge or reduce the overall risk of its investments. For so long as the underlying fund remains authorised for public offering in Hong Kong, the underlying fund will not use financial derivative instruments primarily or extensively for investment purposes without the prior approval of the SFC and at least one month's prior notice to investors.</p> <p>The underlying fund will not engage in securities lending or enter into repurchase agreements.</p> <p>The underlying fund will not invest in debt securities issued and/or guaranteed by any single sovereign issuer (including its government, a public or local authority of that country) with a credit rating below investment grade, including unrated sovereign issuer.</p> <p>The underlying fund will not invest in real-estate investment trusts, asset-backed securities or mortgage-backed securities.</p> <p>The investment process of the underlying fund encompasses the consideration of environmental, social and governance (ESG) factors.</p>	<p>Standard & Poor's (or equivalent ratings given by other independent rating agencies) for long-term and short-term ratings, respectively. Independent rating agencies include Standard & Poor's, Moody's and Fitch. The underlying fund may also invest in unrated debt securities of comparable credit quality to those specified above.</p> <p>The investment manager assigns an internal credit rating to all debt securities, whether they are rated or unrated by an independent credit rating agency. Credit research of debt securities involves qualitative and quantitative analysis as well as peer group comparison. Ongoing monitoring on debt securities is performed by the portfolio management team and a dedicated risk team. The weighted average maturity of the underlying fund's portfolio will not exceed 60 days and the initial or remaining maturity of each money market instrument, eligible securitisation and asset-backed commercial paper will not exceed 397 days at the time of purchase.</p> <p>The underlying fund may have exposure to investments in zero or negative yielding securities in adverse market conditions. In adverse market conditions, investments in short-term debt securities may generate a zero or negative yield. A short-term debt security may have a negative yield if, for example, the security has a zero coupon (i.e. it is a security that normally earns a positive yield by being purchased at a price below its final maturity value, such as a three month US treasury bill) and in adverse market conditions is available for purchase only at a price above its final maturity value.</p> <p>The underlying fund may at any time enter into reverse repurchase transactions on over-the-counter markets. The expected proportion of the assets under management of the</p>
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		<p>underlying fund that could be subject to reverse repurchase transactions fluctuates between 0% and 30%, subject to a maximum of 100%. All income generated from reverse repurchase transactions entered into by the underlying fund will accrue to the underlying fund. The underlying fund will only enter into transactions with counterparties which the management company believes to be creditworthy. Approved counterparties will typically have a credit rating of A- or above as rated by Standard & Poor's or otherwise similarly rated by Moody's and Fitch.</p> <p>Counterparties will comply with prudential rules considered by the Commission de Surveillance du Secteur Financier as equivalent to EU prudential rules. The collateral underlying the reverse repurchase transactions will only include USD denominated short-term debt securities valued greater than or equal to the value of the reverse repurchase transactions.</p> <p>The underlying fund will not invest more than 10% of its net asset value in securities issued or guaranteed by any single country (including its government, a public or local authority of that country) with a credit rating below investment grade. The underlying fund does not intend to invest in financial derivative instruments for any purposes.</p>
Annual Management Charge (AMC) of the underlying fund	1.90% of net asset value per annum.	0.25% of net asset value per annum.
Ongoing Charges Figure (OCF) of the underlying fund	<p>2.50%</p> <p>The ongoing charges figure is expressed as an annualized percentage of the ongoing expenses over the average net asset value of the share class for period 1 January 2020 to 31 December 2020. This figure may vary from year to year.</p>	<p>0.45%</p> <p>The ongoing charges figure is based on the annualised expenses for the period from 1 July 2020 to 31 December 2020 and may vary from year to year.</p>
Risk/reward profile*	5	1

*The risk/reward profile is for the Investment-linked Fund and is determined by Friends Provident International from information provided by the underlying fund houses and is based on the following characteristics of the underlying fund:

- volatility;
- asset type; and
- geographical region.

The risk/reward rating scale used is 1 to 5. An investment-linked fund with a risk/reward profile of 1 represents low risk/potential low reward, rating 5 represents high risk/potential high reward.

The risk/reward profile will be reviewed and, if appropriate, revised at least yearly by Friends Provident International as a result of our ongoing research analysis. The information given in the risk/reward profile is for reference only and the SFC has not assessed or approved it, nor has it verified the accuracy of such information.

Investment-linked fund prices may fluctuate and are not guaranteed. Investment involves risk. Past performance should not be viewed as a reliable guide of future performance.

Please refer to the offering documents of the Schemes for further details.

«ClientName»
«ClientAdd1»
«ClientAdd2»
«ClientAdd3»
«ClientAdd4»
«ClientAdd5»
«ClientAdd6»

你的理財顧問

«AgentName»
«AgentAdd1»
«AgentAdd2»
«AgentAdd3»
«AgentAdd4»
«AgentAdd5»
«AgentAdd6»

此乃重要文件，請即細閱。如有任何疑問，請尋求專業意見。

英國友誠國際有限公司(「英國友誠國際」)就本通知所載資料負責。據英國友誠國際所知所信(英國友誠國際已採取一切合理的審慎措施，確保情況如此)，截至本函日期，本通知所載資料與事實相符，並無其他遺漏可能使本通知任何陳述誤導。英國友誠國際並對本通知所載資料承擔相應責任。

親愛的保單持有人：

保單號碼: «Policy_No»

你的理財顧問: «AgentName»

適用於:優裕計劃、曉逸投資相連壽險計劃、卓裕計劃、萬全精英投資計劃、萬全智富投資計劃、萬全國際投資計劃、Premier Investment Plan、靈活增長計劃、行政人員儲蓄計劃、International Pension Plan、International Savings Plan、嶺豐投資計劃及嶺豐投資相連壽險計劃 II (一併為「計劃」)

撤回各計劃下英國友誠國際之投資相連基金 L26 Alquity 非洲基金(「受影響之投資相連基金」)之認可資格及終止受影響之投資相連基金

由於受影響之投資相連基金規模小及英國友誠國際有限公司(「英國友誠國際」)的保單持有人對其缺乏投資需求，繼續經營受影響之投資相連基金在經濟上是不可行的。因此英國友誠國際決定i) 撤回受影響之投資相連基金於證券及期貨事務監察委員會(「證監會」)之認可資格及ii) 根據計劃的保單條款中之《英國友誠國際投資相連基金的管理》部分或《結束一項基金》部分(如適用)於**2022年8月30日**起(「生效日」)終止受影響之投資相連基金。由本函發出日起，我們將停止接受所有有關受影響投資相連基金的新投資指示。

受影響之投資相連基金的定期保費投資者應作出之行動：

閣下可隨時將日後的定期保費免費轉至 閣下之保單下可供選擇的另一投資相連基金。閣下可向本公司索取基金轉移/重新調配指示表格，並於**2022年8月24日**香港時間下午4:30(「限期」)或之前將填妥的表格交回我們的香港辦事處或透過網上系統提交指示。如閣下未能在限期前提交有關指示，我們會將限期後收到的所有定期保費配置到後頁所顯示的預設投資相連基金，費用全免。

我們根據各種因素選擇預設投資相連基金，包括但不限於(1)投資目標和策略、(2)資產組合、(3)風險簡介及(4)貨幣面額。由於英國友誠國際投資相連基金中未有其他投資相連基金之資產組合及投資目標與受影響之投資相連基金相同，我們選擇一個貨幣/市場貨幣基金名稱為JPM美元浮動淨值貨幣基金為預設投資相連基金。閣下請注意此投資相連基金的風險/回報簡介與受影響的投資相連基金非常不同。有關詳細資料請參閱附錄。

要求把現有投資轉入受影響之投資相連基金及 / 或要求額外整付或定期保費於受影響之投資相連基金的保單持有人應作出之行動：

如投資轉入指示或投資額外整付或定期保費於受影響之投資相連基金的指示在本函發出日起提交，我們會聯絡閣下或閣下的獨立理財顧問，以獲得另一轉換指示。如沒有另一轉換指示，我們將不會處理。

現持有受影響之投資相連基金的保單持有人應作出之行動：

閣下可在限期前隨時將現有的投資從受影響之投資相連基金免費轉換至閣下之保單下可供選擇的另一投資相連基金。閣下可向本公司索取基金轉移/重新調配指示表格，並於限期前將填妥的表格交回我們的香港辦事處，或透過網上系統提交指示。如我們的香港辦事處在限期前未有收到閣下有關於指示，閣下現持有受影響之投資相連基金的投資將會在2022年8月26日自動轉至預設投資相連基金，費用全免。

閣下應細閱預設投資相連基金及保單下之其他投資相連基金的相關基金銷售文件(包括產品資料概要)了解相關基金詳情(包括但不限於投資目標及政策、風險因素及收費)。有關相關基金的銷售文件可向英國友誠國際的香港辦事處索取。

本函提及的安排所涉及之所有收費，包括但不限於終止受影響之投資相連基金及撤回其認可資格所牽涉的支出，將由英國友誠國際承擔。

我們建議閣下在作出任何投資決定前向閣下的獨立理財顧問尋求意見。

閣下可透過網上系統轉換投資相連基金或將日後的定期保費重新配置於另一投資相連基金，費用全免。您只需登入網上系統(<https://portal.fpinternational.com>)便可輕鬆地管理保單，既安全又方便。

聯絡我們

如閣下對保單或已投資的投資相連基金有任何疑問，請聯絡我們的香港辦事處：

英國友誠國際有限公司
香港九龍灣宏遠街1號
一號九龍803室

電話:+852 3550 6188
傳真:+852 2868 4983
電郵:customerservicing@fpihk.com



英國友誠國際有限公司
投資營銷經理
謹啟

附錄-受影響之投資相連基金及相應預設投資相連基金

	受影響之投資相連基金	預設投資相連基金
投資相連基金名稱及編號	Alquity 非洲基金(L26)	JPM美元浮動淨值貨幣基金 (J42)
相關基金名稱	Alquity SICAV – 非洲基金	摩根基金 - 美元浮動淨值 貨幣基金
投資相連基金的相關基金管理公司	East Capital Asset Management S.A.	JPMorgan Asset Management (Europe) S.à r.l
相關基金股份類別	A -累積	A -累積
投資相連基金貨幣	美元	美元
相關基金貨幣	美元	美元
相關基金的投資目標及投資政策/策略	<p>藉主要投資其淨資產的最少70%於下列證券以達致長期資本增長：(i)在非洲國家受監管的證券市場上市的權益證券或(ii)在非洲大陸境外受監管的證券市場上市但其50%以上的收入及/或利潤在非洲大陸實現的公司的權益證券。</p> <p>相關基金將主要直接或間接投資於上市股票，但亦會考慮債券及可換股債券。相關基金亦可將投資於貨幣市場票據及定期存款等資產。相關基金可暫時輔以持有現金及現金等值，而在非常情況下（例如2008年環球金融危機或1998年亞洲金融危機）亦可最多將其全部資產投資於現金及現金等值。</p> <p>在發行章程附錄二規定及描述的限制範圍內，相關基金可使用金融技術及認購及認沽期權及金融期貨之類的工具，以有效管理投資組合，或企圖對沖或減低其投資的整體風險。只要相關基金仍然獲授權在香港公開發售，在未經證監會的事先批准下，相關基金將不會使用金融衍生工具主要或廣泛作投資用途，否則須向投資者發出最少一個月的事先通知。</p> <p>相關基金將不會從事證券借貸或訂立回購協議。</p>	<p>相關基金旨在透過投資於美元短期債務證券（即金融市場票據、合資格證券化產品及資產抵押商業票據）及信貸機構存款及反向回購交易，以期實現與通行貨幣市場利率相若的美元回報，並達致與該等利率相符之保本目的及維持高水平的流通量。</p> <p>全部資產均將投資於美元短期債務證券（即金融市場票據、合資格證券化產品及資產抵押商業票據）及信貸機構存款以及反向回購交易。此可包括獲獨立評級機構評級的債務證券或未經評級證券。</p> <p>除按照管理公司的內部信貸程序獲得正面信貸質素評估外，債務證券至少獲標準普爾公司（「標普」）分別給予A或A-1級的長期及短期評級（或其他獨立評級機構所給予之同等評級）。獨立評級機構包括標普、穆迪及惠譽。相關基金亦可投資於信貸質素與上述相若的未經評級債務證券。</p> <p>投資經理人對所有債務證券（不論是否獲獨立評級機構評級）給予內部信貸評級。債務證券的信貸研究包括質量分析及定量分析，以及同等組別比較。組合管理團隊及一個專責風險團隊對債務證券進行持續監管。相關基金的組合將具有不超過六十日的加權平均屆滿期，而每</p>

	<p>相關基金將不會投資於任何信貸評級低於投資級的單一主權發行人（包括其政府、該國公共或本地機關）所發行及 / 或擔保的債務證券，包括無評級的主權發行人。</p> <p>相關基金將不會投資於房地產投資信託、資產抵押證券或按揭抵押證券。</p> <p>相關基金的投資過程包括考慮環境、社會及監管因素。</p>	<p>項金融市場票據、合資格證券化產品及資產抵押商業票據在購入時之最初或剩餘屆滿期將不超過三百九十七日。</p> <p>相關基金於市況逆轉時，或會投資於零收益或負收益之證券。於市況逆轉時，投資於短期債務證券可能產生零或負收益。短期債務證券可能帶來負收益，例如零息證券（即正常情況下以低於其最終到期價值購入以賺取正收益的證券，如三個月期美國國庫券）於市況逆轉時，只可以高於其最終到期價值購入。</p> <p>相關基金可能隨時於場外市場訂立反向回購交易。相關基金受管理資產中可予進行反向回購交易的預期比例介乎0%至30%之間，惟最高以100%為限。由相關基金訂立的反向回購交易所產生的所有收益將會累計於相關基金。相關基金將僅可與管理公司相信為信用可靠的交易對象訂立交易。獲批的交易對象一般獲標普評為A-或以上的信貸評級或獲穆迪及惠譽之類似評級。交易對象將遵守金融監管委員會視為與歐盟審慎規則相等的審慎規則。反向回購交易相關的抵押品將只包括價值高於或等於反向回購交易的美元短期債務證券。</p> <p>相關基金不會將其資產淨值10%以上投資於由信貸評級低於投資評級的任何單一國家（包括其政府、該國家的公共或地方當局）所發行或擔保的證券。相關基金並無意向投資於金融衍生工具作任何目的。</p>
<p>相關基金管理年費 (AMC)</p>	<p>每年資產淨值的1.90%</p>	<p>每年資產淨值的0.25%</p>
<p>相關基金經常性開支比率(OCF)</p>	<p>2.50%</p> <p>持續費用是平均資產淨值在2020年1月1日至2020年12月31日期間內持續開支的一個年化百分比數字。此數字可能每年不同。</p>	<p>0.45%</p> <p>經常性開支比率是根據由2020年7月1日至2020年12月31日的費用作年化計算，每年均可能有所變動。</p>
<p>風險/回報簡介*</p>	<p>5</p>	<p>1</p>

*投資相連基金的風險 / 回報簡介乃英國友誠國際根據相關基金公司提供的資料及相關基金下列的特點而得出：

- 浮動性
- 資產類別；及
- 地理性區域

使用的風險/回報評級等級為1至5。風險/回報為1的投資相連基金代表低風險/低潛在回報，評級5代表高風險/高潛在回報。

英國友誠國際將依據持續進行的研究分析，最少每年對風險 / 回報簡介作出檢討並按需要作出修訂。投資相連基金的風險 / 回報簡介內的資料僅供參考，證監員會並未評核或認可此簡介，而且並未核證文件所載的資料是否準確。

投資相連基金價格可升可跌，不能作任何保證。投資涉及風險，往績未必能作為日後表現的指標。

有關計劃的詳情包括收費及風險因素，請參閱銷售文件。

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