

Protecting what matters



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Taking care of tomorrow

In an uncertain world, financial security is essential. If you were to suffer a serious illness or worse, your concern about the ability to cope financially would be an extra worry, that we could take away.

International Protector Middle East is a comprehensive and flexible plan. With different cover options to help you protect yourself, your family, your home and even your business.



Protecting what matters to you

You can choose a specific solution that best suits your needs and gives you financial peace of mind.

Your lifestyle

By putting sufficient cover in place, you could secure your financial future, to protect your standard of living if you ever need to claim due to an illness or disability. If you and your partner rely on two incomes, you could consider protection on a joint-life basis, giving you peace of mind that you're both covered.

Your mortgage

Your home is potentially your biggest asset. Many mortgage lenders in the United Arab Emirates now insist on mortgage protection, so having cover can be vital. Your International Protector Middle East plan can help you protect your family home with cover that reduces in line with the decreasing mortgage, aiming to secure both your home and your family's future.

Your family

By protecting yourself, you're also protecting your family from financial uncertainty should you become seriously ill, or worse. Putting the right protection in place can give those closest to you financial peace of mind, at a time that is likely to be stressful enough.

Your savings

You may be saving for long term goals such as your children's school fees, a wedding or your retirement. Protection could help reduce the risk of not reaching these goals should you suffer a serious illness, a disability or premature death. By providing a lump sum, your plan can help offset any shortfall between the amount you have saved at the time of claim and your overall savings target.

Your business

Thanks to medical advances more of us are surviving critical illnesses. But, as a result, we're taking more time off work for treatment and recovery. International Protector Middle East can reduce the financial impact that a death or critical illness may have on your business if your key personnel were affected.

The benefits at a glance

Cover choice

A range of cover options to choose from, suitable for different circumstances.

Peace of mind

Protect yourself, your family, your home and your business.

Flexible

Pay monthly or annually to suit your budget.

Portable

Take the plan with you if you relocate.

Adaptable

Add new types of cover, and increase or reduce your cover levels and term.

Currency options

Choose between four currencies: USD, GBP, EUR or AED.

See the International Protector Middle East product guide for more detailed information about these benefits. Please speak to your financial adviser about any restrictions and implications.

How International Protector Middle East supported Mr Kapur and his family

Mr Kapur and his family recently moved to Dubai. His children are in full-time education, he enjoys his job and they want to settle down, invest in a property and enjoy their free time together.

Mr Kapur decides to take out two separate protection plans.

To protect himself and his family's lifestyle, Mr Kapur takes out **USD 500,000** in an International Protector Middle East plan with level Life or Earlier Critical Illness Cover.

By choosing level cover, his family have confidence that if he becomes ill or suffers an injury, they will receive a fixed lump sum and financial peace of mind.

In order to buy his family a home, Mr Kapur takes out a 25 year mortgage of **USD 500,000** and protects it with decreasing Life or Earlier Critical Illness Cover.

By doing so, Mr Kapur can align the amount of cover with the outstanding amount on his mortgage. As a result, he will never pay more than he needs to.

Our decreasing cover offers a **7%** or **11%** interest rate. Mr Kapur considers both for his mortgage and after guidance from his financial adviser, chooses the **11%** option.

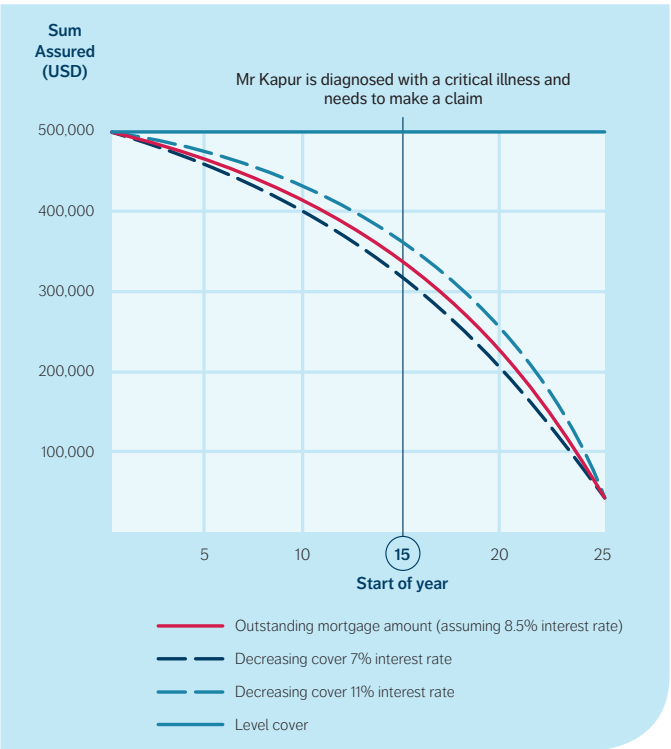


Fifteen years later, Mr Kapur is diagnosed with a critical illness. He claims on his level Life or Earlier Critical Illness plan and on his mortgage protection plan, which also has Life or Earlier Critical Illness Cover.

Because he chose level cover and Life or Earlier Critical Illness Cover, Mr Kapur and his family are guaranteed a lump sum payment of USD 500,000, which means that they can concentrate on spending quality time together, rather than worrying about financial matters.

For his mortgage, Mr Kapur chose an 11% interest rate on a decreasing basis and protected it with a Life or Earlier Critical Illness plan. After 15 years, his mortgage would be USD 340,476 and as the graph opposite shows, had he chosen a 7% interest rate, he would have had a shortfall at the time he claimed.

By choosing an 11% interest rate, Mr Kapur was fully covered at the time he claimed and was able to pay his mortgage cost in full.



By covering your protection needs with both level and decreasing cover, you should never pay more than is necessary.

Mr Kapur's flexible protection plan meant he could recuperate without having to worry about his financial obligations. He was able to safeguard himself, his family and their lifestyle, with a plan that gave them the security and peace of mind they needed at a difficult time.

This is a fictional case study, designed to illustrate how the product works.

Cover to suit your needs

You can choose any one or more of the different types of cover available:

- Life Cover
- Life Cover with Total and Permanent Disability Benefit
- Critical Illness Cover
- Life or Earlier Critical Illness Cover

If you have an existing plan from another country, you may want to check you are still sufficiently covered whilst living in the United Arab Emirates. Some providers will only offer cover if you reside in specific countries and others have strict criteria regarding the diagnosis of a critical illness.

Should you choose a plan with decreasing cover, it's important that your financial adviser can help you align it with the appropriate level of interest. If the interest rate rises above the rate on your plan then any shortfall will be your responsibility.

Please see the product guide and speak to your adviser for more detail on the different types of cover.

The facts about level and decreasing cover

Once you've chosen the type of cover you need, you have the option to set it up on a level or a decreasing cover basis, or you may find you need both.

You may want to take decreasing cover for your mortgage and a level cover to protect yourself, your family and your lifestyle.

You might consider level cover if you need:

- a sum assured that remains fixed for the duration of your plan. For example, if you wanted to protect your family or business.
- to protect an interest-only or an investment-backed mortgage, where your repayments only cover the interest or are non-standard amounts.
- cover for less than five or more than 35 years.
- the flexibility to make changes to your mortgage or reduce the sum assured during the term of the plan.
- stand-alone Critical Illness Cover.

You might consider decreasing cover if you need:

- to protect your mortgage.
- a sum assured that decreases to zero over the duration of your plan.
- a tailored solution to protect liabilities that reduce over time and are expected to be paid off, in full, by the end of the term.
- a reducing lump sum during the accumulation years of a savings or investment plan. For example, planning for a family wedding, your children's education or your retirement.

Neither option is superior to the other and you may choose one or both depending on your individual circumstances.

Speak to your financial adviser today about a tailored plan, term and cover option to protect yourself, your family and your current lifestyle.

Next steps

It is easy to protect your future – simply speak to your financial adviser to fill out the application form and we will take care of the rest.

Before filling out your application form, you should think about the following:

01 Level of cover

Consider your current lifestyle, your financial commitments and any assets you want to protect.

02 Your future

How would your financial commitments be affected if you became critically ill or worse?

03 Taking advice

Speak with your financial adviser to see how International Protector Middle East could support you and your financial planning needs.

Use our interactive budget planner and other tools to help you plan for the future at www.fpinternational.ae

A savings, investment and protection partner for you

Friends Provident International has over 35 years of international experience and is part of the Aviva group which has a heritage that dates back over 300 years. We provide savings, investment and protection products to customers in Asia and the UAE.

With offices in Dubai, Hong Kong, Singapore and the Isle of Man, we have more than 500 staff worldwide who are committed to helping our customers achieve their financial goals.

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