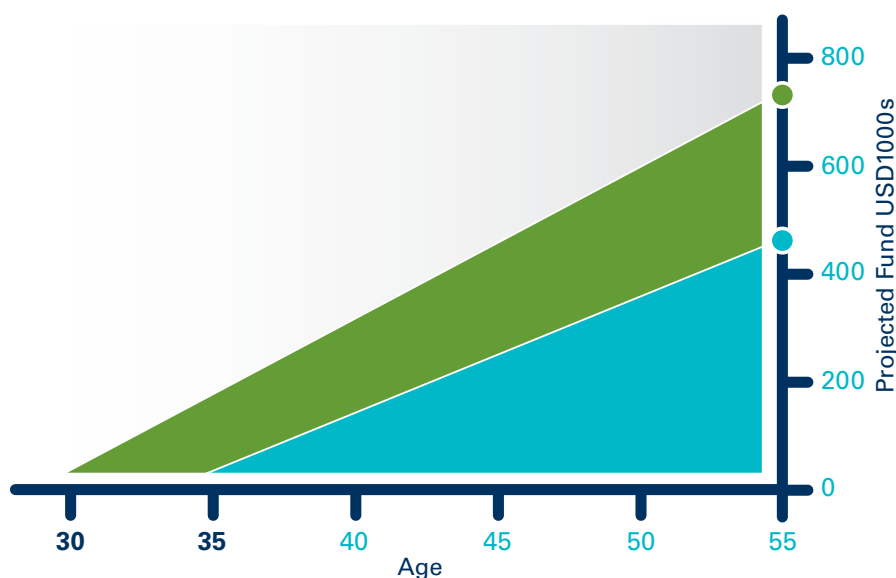


Start early... and get ahead



Maintaining a decent standard of living in the future is likely to be a key element of your financial planning.

Having established your goals, getting started can often be the most difficult part of the saving process. Putting off doing today what you can do tomorrow is a trap so easy to fall into.



The illustration assumes a monthly contribution of USD1,000 to a Premier savings plan for 20 and 25 years at 7% p.a. growth.

So, why the rush?

Believe it or not, the earlier you start saving regularly, the more cost effective the savings process will be. Delaying the process, even for a short period of time, could have a substantial effect on the final fund value. See the illustration opposite:

The figures show a person aged 30 and 35 investing USD1,000 a month to age 55.

The 35 year old will save USD60,000 in contributions, **but...** it could cost over four times that amount (USD249,501) in final fund value.



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Important Notes

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This document should be read in conjunction with the current product literature, which details the product charges and terms and conditions. A copy of the relevant policy document and provisions may be obtained from Friends Provident International Limited on request.

Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you discuss specific risks associated with individual investments with your Financial Adviser before making any investment decisions.

Fund prices may go up and down depending upon the underlying investment performance or, where investments held within a fund are not denominated in the currency of that fund, simply because of movements in currency exchange rates.

All fund performance is quoted net of annual charges. However, fund performance should not be viewed as an indication of future performance - the value of your investment cannot be guaranteed and you may get back less than you paid in.

Each Policy is governed by and shall be construed in accordance with the law of the Isle of Man. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding the policy shall be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

Some telephone communications with the Company are recorded and may be randomly monitored or intruded into.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

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Incorporated company limited by shares
Registered in the Isle of Man No. 11494

Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the
Financial Services Authority for the conduct of investment business in the UK

Provider of life assurance and investment products

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Registered in the United Arab Emirates as an insurance company (Registration No.76)
and as a foreign company (Registration No. 2013)

Authorised by the United Arab Emirates Insurance Authority to conduct life insurance and savings business



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