



How safe are your investments?

Friends keep you safe

As an international investor, you enjoy many attractive financial advantages. However, it is important that you combine these with the finest professional service to ensure that your money can grow securely under expert supervision. Friends Provident International (FPI) is amongst the world's leading international life assurance companies. Based in the Isle of Man, we are one of the oldest international life companies, too. Since our incorporation in 1978, we have built up an unrivalled level of experience and expertise in providing insurance-related investments to international investors.

FPI is authorised under the Isle of Man Insurance Act, which together with the Island's financial supervision legislation, ensures the protection of policyholders' interests, the quality of management and professional expertise.

Why Choose the Isle of Man?

The Isle of Man is universally recognised as a premier location for international business. It has an enviable reputation for political and economic stability, security and protection.

The Island is awarded the highest Sovereign Credit Rating "AAA" from Standard and Poor's ⁽¹⁾ and "AAA" from Moody's ⁽¹⁾. Additionally, the Isle of Man has the International Investment magazine's "Best International Financial Services Centre" ⁽²⁾ for the sixth year in a row. It has also been recognised by the Financial Times publication, The Banker, when it was named European Winner of its Financial Centres of the Future 2005 in November ⁽³⁾. These have proven the strength of the Island in pursuing its political, economic, legal and social strategies.

Political Stability

Tynwald, the oldest Parliament in the world in continuous existence, signifies the Island's political stability. The Isle of Man is an internally self-governing dependent territory of the British Crown.



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Economic Stability

The Isle of Man has enjoyed 21 years of unbroken economic growth at around 5% per annum ⁽⁴⁾. The GDP of Isle of Man is 113% of the UK ⁽⁴⁾ and it has virtually full employment and low inflation. Furthermore, the Island introduced a new unified, general zero rate of corporate income tax in 2006. This beneficial tax regime provides a highly-competitive edge in the international markets.

Government

The pro-business government positively supports and encourages the development of the Island’s financial services sector.

Policyholder Protection

To ensure the protection of the policyholders’ interests, a statutory offshore policyholder protection scheme is operated on the Island. The Life Assurance (Compensation of Policyholders) Regulations 1991 protects investors with Isle of Man-based insurance companies to levels at least equal to that available in other financial jurisdictions worldwide. The scheme protects the investors in the event of an Isle of Man-based insurance company being unable to satisfy its claims. The scheme pays up to 90% of the liability of the insurer.

The Isle of Man - Fast Facts

Capital	Douglas
Population	76,315
Size	52 kilometres long and 22 kilometres wide
Location	The centre of the Irish Sea – 50 km from Ireland and 50 km from the UK
Parliament	Tynwald
National Day	5 July
Languages	English and Manx Gaelic

Source: Isle of Man Government website (www.gov.im)



(1) Standard and Poor’s and Moody’s are independent ratings agencies, who assess the financial strength of financial centres. (www.gov.im/iomfinance/limits)
(2) International Investment Magazine is the UK’s leading offshore publication, published by Incisive Media. (www.isleofmanfinance.com)
(3) Financial Times, The Banker. (www.isleofmanfinance.com)
(4) Source: Isle of Man Government website. (www.gov.im/iomfinance/limits)

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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.

The rules and regulations made by the Financial Services Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom

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