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This leaflet provides a brief guide to Term Assurance. You should also be given an Illustration showing what your Plan may cost. It is recommended that you read both carefully.

Additional information is provided in the Friends Provident International Term Assurance pack that you may also wish to read. If you have any questions please ask your Financial Adviser or contact Friends Provident at the address shown on page 3.

The Financial Services Authority is the independent financial services regulator. It requires us, Friends Provident International, to give you this important information to help you to decide whether our International Term Assurance is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Term Assurance

ITS AIMS

- To provide a guaranteed cash sum in the event of death within a specified period chosen by you.
- To provide a cash sum equal to the guaranteed life cover if you develop a terminal illness.

YOUR COMMITMENT

- You agree to pay a fixed regular monthly or annual premium throughout the Plan term.
- To give us all the information we ask for when applying for your plan. You must also tell us if there is any change in your health, family history, occupation or country of residence, or if you take up any hazardous pastimes, between signing the application and when your plan starts. If you don't we may not pay out.

RISK FACTORS

- If you stop paying the premiums the cover will cease.
- The Plan will never have a cash in value.



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WHAT IS TERM ASSURANCE?

- Term Assurance is designed to provide high value, low cost life cover throughout a specified term.
- As it does not provide any savings or investment potential it is normally the cheapest method of providing life cover.

HOW DOES THE PLAN WORK?

- The person setting up the plan must be aged 18 or over. If you set it up on someone else's life they must be aged 18 or over.
- You simply choose how much cover you need. It can be for any term in years from five (one if premiums are paid annually) to a maximum of 35, provided you are aged under 80 at the end.
- Terminal Illness Benefit is included free of charge on Plans for terms of three years or more.
- At the end of the term, the Plan ceases without value and no further premiums are payable.

WHAT HAPPENS ON DEATH?

- On death during the Plan term, Friends Provident will pay out the guaranteed life cover. The Plan will then end.
- The guaranteed life cover will be payable as a cash sum.
- Each plan can be set up jointly with someone else. This is on a First Death basis, so that the life cover is paid out and the Plan ends if one of the lives assured dies during the term.

WHAT IF I CANCEL THE PLAN?

- You can stop your Plan at any time. However you will not get back any of the premiums paid or any cash-in value.

WHAT HAPPENS IF I AM DIAGNOSED AS TERMINALLY ILL?

- If the Plan term is three years or more it will automatically include a Terminal Illness Benefit. Upon receipt of satisfactory evidence this pays out an amount equal to the guaranteed life cover if it is confirmed you have a maximum of 12 months to live. The Plan will then end.
- The diagnosis must be made 18 months before the end of the term of the Plan and you must notify us within three months of the diagnosis.

WHAT WILL MY PAYMENTS BE?

- Your illustration will show the payments you need to make for your chosen amount of cover.
- Your payments will depend on:
 - how much cover you need
 - how long you want it to last
 - your age, sex and whether you smoke or not.
- You can pay monthly by direct debit (minimum £10 / US\$ 17.50 / €15) or yearly by direct debit or cheque (minimum £100 / US\$ 175 / €150).

FURTHER INFORMATION

CAN I CHANGE MY MIND?

You have a legal right to change your mind. You can cancel your Plan up to 30 days after you receive the policy document.


If you decide you don't want the Plan, let us know in writing within the 30 days and we'll give you your money back. Please write to us at Friends Provident International, UK House, Castle Street, Salisbury, Wilts SP1 3SH, England, but please remember to include your full name, address and policy number and state that you wish to cancel your Plan.

If you don't cancel within 30 days, your Plan will continue as set out in these key facts and the terms and conditions.

HOW TO CONTACT US


Remember your financial adviser will normally be your first point of contact.

If you have any questions, you can phone us, send a fax or e-mail, or write to us.

 Call us on +44 (0)1722 311611, Monday to Friday, between 6am and 5.30pm (GMT).
We may record calls to improve our service.

 Fax us on +44 (0)1722 332005.

 e-mail us at fp.int@friendsprovident.co.uk

 Write to us at Friends Provident International,
UK House, Castle Street, Salisbury,
Wilts SP1 3SH, England.

HOW TO CONTACT US TO MAKE A CLAIM

To make a claim, please call +44 (0)870 607 1352 and ask to speak to our Claims Department. Or write to:

The Claims Department, Friends Provident, PO Box 1550, Salisbury SP1 2TQ, England. We will need a copy of the death certificate and may also need to send a claim form for completion and return.

PREMIUMS

Monthly and annual premiums must be paid by credit card (or if your Plan is set up in GBP you may pay by direct debit).

If an annual premium is not paid within one calendar month, the Plan will lapse at the end of that period. If a monthly premium is not paid when due, the Plan will lapse immediately.

The Plan provides protection only and will therefore not acquire a cash-in value at any time.

TAX

Any personal tax liability will depend on your country of residence and your personal circumstances.

Under current legislation there is no liability to UK income tax or capital gains tax at any time under the Plan.

Tax legislation may change.

HOW TO COMPLAIN

Please write to our Customer Relations Manager at Friends Provident International, UK House, Castle Street, Salisbury, Wilts SP1 3SH, England. If you are not satisfied with our response you may contact:

Financial Ombudsman Service (FOS)

South Quay Plaza

183 Marsh Wall

London, E14 9SR

England

Telephone: +44 (0)845 080 1800

Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

COMPENSATION

You may qualify for compensation from the Financial Services Compensation Scheme if we become unable to pay claims against us because of financial difficulties. It will depend on the nature of the business and the circumstances of the claim. The scheme covers most insurance contracts for 100% of the first £2000 and 90% of the rest of the claim. You can get further information from the Financial Services Authority or from the Financial Services Compensation Scheme.

LANGUAGE

The plan literature and the terms and conditions are in English and all other communication with you will be in English.

LAW

The law of England and Wales will apply unless your Plan documents show otherwise.

ABOUT FRIENDS PROVIDENT

Friends Provident Life Assurance Limited's main business is providing life assurance and investment products. It is entered on the FSA register, number 110413.

TERMS AND CONDITIONS

This leaflet sets out the main points about the Plan. It does not include all the definitions, exclusions, terms and conditions.

If you would like a copy of the full terms and conditions please ask your financial adviser or contact us directly. You may also view the full terms and conditions on our website www.fpinternational.com.

Friends Provident International is the trading name of Friends Provident Life Assurance Limited for business conducted outside the United Kingdom

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA England
Incorporated company limited by shares and registered in England number 782698

Authorised and regulated in the United Kingdom by the Financial Services Authority
Member of The Association of International Life Offices

Salisbury Office: United Kingdom House, Castle Street, Salisbury, Wiltshire SP1 3SH England
Telephone +44(0) 1722 311611 Fax +44(0) 1722 332005
E-mail fp.int@friendsprovident.co.uk Website www.fpinternational.com

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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