

The cost of delay

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

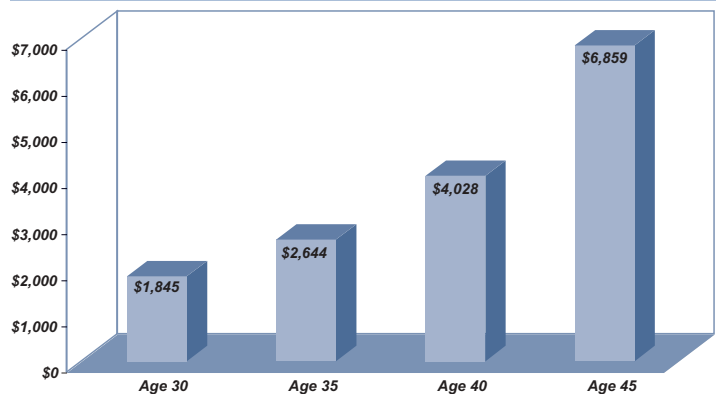
However, delaying the saving process can have a dramatic effect. The longer you delay starting to save, the higher the premium* required to achieve a particular lump sum.

The charts illustrate this point using our Premier Plan with an assumed annual net growth rate of 5% (Example A) and 9%† (Example B).

**THE MESSAGE IS SIMPLE...
THE SOONER YOU START SAVING,
THE BETTER**

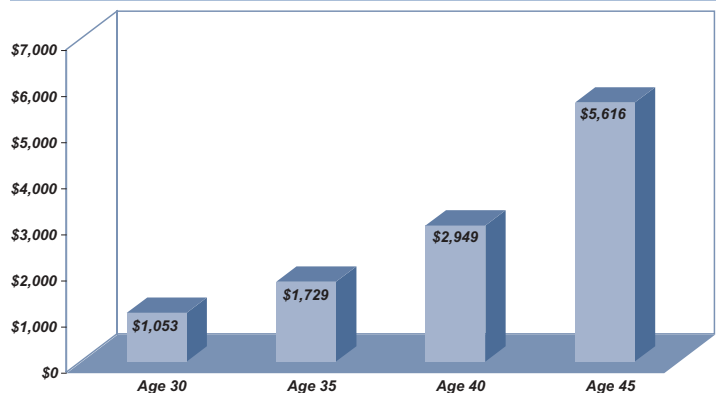
EXAMPLE A - Assuming net growth of 5% per annum

Premium per month required to achieve US\$1 million benefits taken at age 55



EXAMPLE B - Assuming net growth of 9% per annum

Premium per month required to achieve US\$1 million benefits taken at age 55



* The premium is to be paid for the duration of the policy.

† The growth rate shown here is for illustrative purposes and is not based on past performance. The actual return may be different. The rate used is net of an asset management charge of 1.2% per year. The assumed gross rate of return is approximately 6.2% in Example A and approximately 10.2% in Example B. Figures are shown overleaf.



Premier provides optional protection benefits, allowing investors to meet a range of financial needs such as education fees planning, retirement provision, mortgage repayment or any other future commitments.

EXAMPLE A			
Age	Minimum monthly premium required	Duration of Policy	Total premium required to achieve US\$1million at age 55
30	\$1,845	25 years	\$553,500
35	\$2,644	20 years	\$634,560
40	\$4,028	15 years	\$725,040
45	\$6,859	10 years	\$823,080

EXAMPLE B			
Age	Minimum monthly premium required	Duration of Policy	Total premium required to achieve US\$1million at age 55
30	\$1,053	25 years	\$315,900
35	\$1,729	20 years	\$414,960
40	\$2,949	15 years	\$530,820
45	\$5,616	10 years	\$673,920

Premiums into Premier may be paid in Sterling, US Dollars, Euro or Hong Kong Dollars.

Past performance should not be viewed as an indication of future performance, fund prices may go up and down depending upon investment performance and are not guaranteed. You may get back less than you paid in. All fund performance quoted is net of annual charges. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

This document should be read in conjunction with the current Premier brochure, which, together with the policy document, sets out the terms and conditions of the contract. A copy of the policy document may be obtained from Friends Provident International Limited on request.

The information contained in this document is based on Friends Provident International Limited's understanding of UK tax law and Revenue practice as at August 2007. Tax laws may change in the future. No liability can be accepted for any interpretation adopted by the Inland Revenue to the contrary, or for any action taken or refrained from being taken as a result.

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

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.

Important Notice for Residents of the United Arab Emirates

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.

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 Provider of life assurance and investment products.

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