

# Financial security in an ever-changing world

- Comprehensive protection for you and your loved ones.
- Safeguard your lifestyle and protect your mortgage.
- Enjoy peace of mind, whatever happens.

## International Protector Middle East



**In an uncertain world, financial security is essential. If you were to suffer a serious injury, illness or worse, the last thing you or your loved ones want to worry about is the ability to cope financially.**

International Protector Middle East is a comprehensive and flexible plan. With different cover options to protect yourself, your family, your home and even your business, you can choose a specific solution that best suits your needs and gives you financial peace of mind.

## Safeguarding your lifestyle

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



## Protecting your mortgage

Your home is often your biggest asset and buying a new house is an exciting prospect. Many lenders in the UAE now insist on mortgage protection, so choosing the right policy is vital. Our comprehensive plan can help you protect your family home with cover that reduces in line with the decreasing mortgage, securing both your home and your family's future.



**Life Cover**

**Critical Illness Cover**

**Total and Permanent Disability Benefit**

**Life or Earlier Critical Illness Cover**



**Financial**

– security

– support

– peace of mind.



## Safeguarding your family

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



## Protecting your savings

You may have longer-term goals you would like to save for, school fees or a wedding perhaps, or maybe your retirement. Protection could help reduce the risk of not reaching these goals should you suffer illness, 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.



## Security for 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. You can use our protection plan to reduce the financial impact that a death or critical illness may have on your business if your key personnel were affected.



**Flexible  
and  
portable**

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

**Pay monthly or annually to  
suit your budget.**

**Take the plan with you  
if you relocate.**

# Next steps

- 1 Take stock of your current lifestyle, your financial commitments and any assets you would want to protect.
- 2 Consider how they might be affected if you became critically ill or worse.
- 3 Speak with your financial adviser to see how International Protector Middle East could support you and your financial planning needs.



## About Friends Provident International

We are a leading financial services provider, with a reputation of trust, commitment and integrity, offering financial solutions to customers throughout their lives.

As part of the Friends Life group of companies, we share a heritage that dates back over 200 years, with more than 35 years of international experience.

## An award-winning product

Awarded 'Best Protection Product, Middle East' for the past four years in a row.



Friends Provident International Limited

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Registered in the United Arab Emirates as an insurance company (Registration No. 76).  
Registered with the Ministry of Economy as a foreign company (Registration No. 2013).  
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Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations.  
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