

# Invest in your dreams



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# Achieve life's ambitions

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We understand that you've got your eye on the big moments in your future. The ones that really matter: building your dream home, saving for your child's wedding, family milestones, the holiday you've always wanted or retiring in the sun. You can achieve almost anything you like, if you save for it. So it makes sense to start saving now. Whatever future you imagine for yourself, our flexible Ultra Advance plan can help make it a reality.



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# Taking care of tomorrow

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It's good to know that whatever tomorrow holds, our savings and investment plan puts you in a good position to be ready for the future.

## A savings and investment plan designed for you

We understand that life can be full of surprises. Circumstances can quickly change, especially if you are an expatriate or an internationally-mobile individual. Whatever your stage of life, or aspirations, it is important to plan so you can meet your goals – whether saving for school fees, a new car, to support your family, fund your retirement or simply putting money aside for a rainy day.

You may live in more than one country, or work for different employers, in different roles or even different occupations within a short space of time. That is why we have designed our investment-linked savings plan, Ultra Advance, with choice and flexibility at its core.

Ultra Advance provides flexibility, portability and tax efficiency, plus access to some of the world's leading fund managers.



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# Because no one knows what tomorrow brings

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We can't predict the future, but Ultra Advance can help you plan for it.

A medium to long-term savings and investment plan, providing you with a range of features and benefits.

You can choose to make regular payments into your plan for 5 to 25 years. When your payment term ends, you have two choices: the savings you have built up can be paid to you in cash, or remain invested for potential continued growth.

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# How Ultra Advance meets your needs

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Ultra Advance is flexible, helping you plan for life's ups and downs.

Some of the key features and benefits include:

**Portability:**  
wherever you live or move to, Ultra Advance could follow.

## Tax efficiency

Your savings could grow free of income and capital gains taxes (with the exception of irrecoverable withholding tax) regardless of your country of residence.

**The option to hold the plan in trust:** this can deliver estate planning and tax benefits.

**4x** policyholders

The choice to name up to four policyholders.

**10x** separate policies

**The Ultra Advance plan can be issued as up to 10 separate policies:**

this gives you flexibility, for example, the choice to make tax-efficient gifts of some of the policies to other people. This could also help you to potentially reduce your tax liabilities if you live in a country where the proceeds of investment-linked life assurance policies are subject to tax.

**101%** of the plan value

**Life assurance included:** a life assurance payout – or death benefit – is payable. This is worth 101% of the plan value if the last of the named Lives Assured dies while the plan is active.

For more detailed information about these benefits, see the Ultra Advance Product Guide. Please speak to your financial adviser about any restrictions of Ultra Advance.



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# Choice and flexibility

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Ultra Advance has been designed with choice and flexibility at its core.

## You can:

- Increase or decrease the payments you make.
- Make payments and receive proceeds in five currencies (USD, GBP, EUR, HKD, AED).
- Make payments monthly, quarterly, half-yearly or yearly, with the option to change these periods.
- Switch the funds you are invested in.

If your situation changes, then Ultra Advance can change too, meaning you could:

Continue making payments into Ultra Advance if you move to a new country.

Access your money through one-off or regular withdrawals, for instance to meet school fees.

Make an extra 'lump sum' payment into your plan.

Take a break from payments through a 'payment holiday'.

For more detailed information on these flexible options, see the Ultra Advance product guide. Please speak to your financial adviser about any restrictions.





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# Investment solutions to suit your needs

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Ultra Advance can be managed at the touch of a button.

## Comprehensive and compelling investment solutions

To give your savings the best chance of growing, Ultra Advance provides a range of funds for investors of all levels of experience, and different attitudes to risk.

## Expertly chosen funds

With Ultra Advance we give you access to some of the best funds available, in terms of investment strategy and performance. Our in-house investment experts have carefully selected a fund range that gives you access to all major asset classes, geographical locations and specialist sectors. So, if you have ethical or environmental criteria or wish to invest in a specific area such as technology, we have the funds to meet your needs.

All the funds we offer you are allocated a 'risk rating' to demonstrate how risky they are so you can decide which funds are best for you before making your investment choice.

## Prefer to leave it to a professional?

If you don't want to select and build your own investment portfolio, you have the option to choose from a range of risk-rated multi-asset funds that our in-house investment experts have selected. These provide simple, diversified portfolios in a single fund and the reassurance that your money is being invested across a number of assets.

You also have the option to appoint an investment adviser to manage your portfolio with professional investment management knowledge and experience.

## Lifestyling

As you get nearer to the end of your plan's payment term, you may want to think about safeguarding your savings. To help you, we provide a range of 'lifestyling' strategies which are designed to reduce your investment risk. Of course, investment risk can never be fully eliminated but these strategies gradually transfer your savings from equities and higher risk assets to cash and lower risk fixed interest investments so they will be less exposed to potential falls in value if there is a market downturn.

It is important to bear in mind that investment involves risk. Fund prices may go up and down depending on the underlying investment performance, and the value of your investment cannot be guaranteed. You could get back less than you pay in.

## Peace of mind

Our in-house investment experts select the best funds available and offer you a wide range to meet your investment requirements and risk appetite.

We carry out ongoing analysis of these funds to ensure that they remain appropriate in terms of performance and investment strategy at all times.

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# Supporting you to stay in control of your plan

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## Making it easy to keep track of your investment

You can access fund information including the latest performance data, prices and risk ratings on the Fund Centre section of our website. There, you will also find a range of tools to help you focus your research and analysis, to help ensure you are getting the most out of your plan.

Once a year you will receive a comprehensive statement from us containing information about your Ultra Advance plan. Your financial adviser can also provide you with up-to-date information on request.



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# We believe you should be rewarded for your loyalty

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## Rewarding loyalty – a monthly bonus to boost your savings

After ten years of making payments into your Ultra Advance plan, we pay you a bonus each year worth 0.5% of your plan's value. You continue to receive this bonus each month as long as you maintain your payments.

For example, if you invested a premium of **USD 2,000** a month, after ten years you could have a plan value of **USD 300,000**.<sup>\*</sup> In the first month, that would equate to a bonus of **USD 125**. After the first month, the bonus payment would vary depending on the value of your plan.

This example shows how our loyalty bonus could increase the value of your Ultra Advance plan. In future years, as long as your plan value rises, the value of your bonus could be even greater, right up to its final year.

To be eligible for this benefit, your plan must have a payment term of more than ten years and you need to be making payments at the date of each bonus calculation.

*<sup>\*</sup> This is an example only and is not intended to represent the actual rate of return or performance of your investments. For more information, see the Ultra Advance Product Guide and ask your financial adviser for a personalised illustration.*

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# Recap – the benefits at a glance

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## **Portability:**

designed so your savings are not affected if you move internationally.

**Flexibility to amend payment amounts and frequency.**

## **Tax efficiency**

Grows free of income and capital gains taxes (with the exemption of irrecoverable withholding taxes deducted at source) and provides a number of other potential tax and estate-planning benefits.

## **Option:**

to make one-off lump sum payments, take a payment holiday or stop payments altogether.

**£\$€**

Choice of five currencies: USD, GBP, EUR, HKD and AED.

**+0.5%**

## **Monthly loyalty bonus –**

0.5% of the plan value each year, starting after the tenth anniversary of the plan.

## **Access**

to some of the best fund managers in the world.

**Death benefit –**  
101% of the plan's value.

Access our website to manage your plan and investment portfolio.

## **Free**

fund switching.

See the Ultra Advance Product Guide for more detailed information about these benefits. Please speak to your financial adviser about any restrictions and implications, and to obtain your personalised illustration.

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# Next steps

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It is easy to start saving – simply speak to your financial adviser to fill out the application form and we will take care of the rest.

Before filling out your application form, you should think about making the following decisions:

**01 Savings period**  
The time period over which you would like to save.

**02 Currency choice**  
The currency in which you would like to start the plan (USD, GBP, AED, EUR, HKD).

**03 Contributions**  
Frequency of when and how often you would like to make your payments (monthly, quarterly, half-yearly, yearly).

**04 Your investments**  
Do you want to select your own funds or would you like an investment adviser to manage your portfolio?

**05 Tax and estate planning**  
Do you want to hold the plan in trust?

Should we require any further information, we will get in touch with you. Otherwise you will receive your Ultra Advance policy documents once your plan begins.



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# A savings, investment, and protection partner for you

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Friends Provident International has over 35 years of international experience and is part of the Aviva group which has a heritage that dates back over 300 years. We have been providing savings, investment and protection products to individuals and companies around the world since 1978. We serve our global customer base from offices in the UK, Isle of Man, Hong Kong, Singapore and Dubai.



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