Reserve

Friends Provident International

Achieve life's ambitions

Designed with you in mind

Our customers are at the heart of everything we do.

By identifying the specific tax and estate-planning needs of international investors like you, we produce effective and tax-efficient solutions that help you reach your financial goals.

With Reserve, you have the flexibility to build an investment portfolio that can adapt and respond to support your ever-changing circumstances.

Your flexible investment solution

Whatever your aspirations, we can support you on your journey to achieving your financial goals.

We understand that, as an expatriate, your circumstances can change quickly. As a result, any financial investments you make need to evolve to suit your new situation, without compromising the diversity and strength of your portfolio.

You might want to preserve your wealth to fund your retirement, to invest in your dream home or to pass on to future generations. We recognise the importance of freedom of choice and investment flexibility and have developed a tax-efficient solution to support your financial objectives.

Reserve is suitable if you have a lump sum to invest for at least five years and you are seeking capital growth or require the flexibility to access your savings, or a combination of both. Cashing in your plan early may result in you getting back less than you paid in.

With Reserve, you can invest to build up your capital and, as life moves on and your priorities change, have the flexibility to adapt the plan to support your new aspirations.

You can re-balance your portfolio whenever you need to, either by adjusting existing investments or exploring new options. Your payment, investment and withdrawal options are also flexible.

Reserve provides flexibility and tax efficiency, plus access to the world's investment markets through a diverse range of assets. By holding your investments in one place and keeping the administration to a minimum, we make investing with us as easy as possible.

Please speak with your financial adviser for further information on how Reserve could help you meet your financial goals.

Supporting you to manage your plan

With Reserve, you can invest to build up your capital and, as life moves on and your priorities change, have the flexibility to adapt the plan to support your new aspirations.

You will receive a comprehensive valuation statement for your Reserve plan on a quarterly basis. If you require more regular updates, our dedicated online portal gives you access to your plan and the status of your investment. Your financial adviser will also be able to provide you with up-to-date information on request.

Due to the flexible nature of your plan, decisions you make now regarding your investment do not always have to be final. For example, if you change your mind about how and when you want to take withdrawals, the investments you hold or how your money is managed, we are on hand to make these changes for you. Certain changes to your plan may result in a charge – please read our Charging Structures guide or speak with your financial adviser for more information.

Benefits to you

No-one can predict the future. This is why our plan gives you the freedom to access your capital when you need to and in a way that best suits your needs.

Benefits of Reserve:

- Choose from eight different currencies in which to make payments and receive proceeds (USD, GBP, EUR, HKD, CHF, AUD, SEK and JPY).
- A choice of two investment options depending on your tax situation, country of residence and investment preferences.
- You have the option to pay by cheque, telegraphic transfer, banker's draft or asset exchange.
- Unless advised otherwise, we'll split your investment into 100 multiple policies, so you have more flexibility with your money in future.
- Actively manage your investment or leave the key decisions to an external fund manager or investment adviser.

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

Arrange for regular withdrawals on a monthly, quarterly, half-yearly or yearly basis. Or, take one-off withdrawals whenever you need to.

Access your capital and cash in your plan at any time (an early cash-in charge may apply).

Reinvest withdrawals at any time.

Make additional payments at any time.

Please read the product guide or speak with your financial adviser for more detailed information and any restrictions that may apply.

Next steps

Before filling out your application, we recommend considering the following with your financial adviser:

01 **Structure**
Which charging structure best suits your needs? Read our Charging Structures document for more information.

02 **Currency**
The currency in which you would like to start the plan (GBP, USD, EUR, HKD, CHF, AUD, SEK and JPY).

03 **Your payments**
How much would you like to invest?

04 **Access to your investment**
Do you wish to take regular/one-off withdrawals?

05 **Your investments**
How would you like your plan to be managed?

Once your application form is complete, your financial adviser will provide you with an illustration, detailing your personal charging structure, and we will take care of the rest.

If we need any further information, we will get in touch with you. Otherwise you will receive your documents once your Reserve plan begins.

A trusted savings, investment and protection partner

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

Friends Provident International has over 35 years of international experience and has a heritage that dates back over 180 years

This document is for information only. It does not constitute as investment advice or an offer to provide any product or service by Friends Provident International. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

Data Privacy

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GE_R_RCR_BR 10.18 (12788)