Friends Provident International

Higher allocation rates and loyalty bonuses for existing customers

For advisers only.
Not for use with customers.

It can be frustrating for existing customers when special offers and incentives are made available to new customers only. At Friends Provident International (FPI) we take a different approach.

Enhanced initial unit allocation rates for the first 18 months' top up premiums

With higher allocation rates for top ups and an annual loyalty bonus, existing customers can continue to boost their savings, giving themselves the best chance of achieving their financial goals - whatever they maybe.

We reward all qualifying customers when they top up their Premier Advance savings plan, and AGAIN for their long-term commitment.

Allocation rates – up to 127%

For a top up to qualify for higher allocation rates:

- the customers policy must have 5 years or more remaining of the premium payment term;
- the total combined premium (including the top up) must be USD500 per month or more.

Details of the premium levels and allocation rates can be viewed in the table overleaf.

Loyalty bonus – a benefit for making a long term commitment

To thank customers for staying the course and continuing* to commit to their long-term savings goals, FPI add an annual loyalty bonus equal to 0.50% of the value of ALL units held in the policy from the 10th policy anniversary and each year thereafter.

The great thing about this bonus is that it also applies to units allocated to the policy from regular and/or single premium top ups, including any enhanced allocation, irrespective of the date they were applied. So, those clients who do top up, have the opportunity to benefit from enhanced loyalty bonuses.

All loyalty bonus payments are allocated as accumulation units.

* Loyalty bonus payments only apply when regular premiums are still being made.

Loyalty bonuses, paid monthly from the 10th policy anniversary

Premium levels and initial unit allocation rates

Plan currency	Monthly Premium				
USD	300 - 499	500 - 749	750 - 1,249	1,250 - 1,999	2,000+
GBP	200 - 332	333 - 499	500 - 832	833 - 1,332	1,333+
EUR	300 - 499	500 - 749	750 - 1,249	1,250 - 1,999	2,000+
Term (years)	**Initial unit allocation rate**				
5-9	100%	105%	110%	110%	115%
10	100%	105%	110%	115%	120%
11	100%	105%	110%	115.5%	120.5%
12	100%	105%	110%	116%	121%
13	100%	105%	110%	116.5%	121.5%
14	100%	105%	110%	117%	122%
15	100%	105%	110%	117.5%	122.5%
16	100%	105%	110%	118%	123%
17	100%	105%	110%	118.5%	123.5%
18	100%	105%	110%	119%	124%
19	100%	105%	110%	119.5%	124.5%
20	100%	105%	110%	120%	125%
21	100%	105%	110%	120.5%	125.5%
22	100%	105%	110%	121%	126%
23	100%	105%	110%	121.5%	126.5%
24	100%	105%	110%	122%	127%

The higher the total premium and the longer the remaining savings term, the higher the allocation rate applicable for the top up

Please note that it is the combined total premium (including the top up) that will determine what allocation rate is applicable to the top up.

For example, a customer takes out a Premier Advance for 25 years with a premium of USD750 per month. On the 5th policy anniversary, they top it up by another USD500 per month bringing the new total premium to USD1,250 per month with a remaining payment term of 20 years.

If you refer to the table above, you will see that the allocation rate for a premium of USD1,250 per month for 20 years is 120%. This is the allocation rate that will be applied to the top up premium of USD500 per month during the first 18 months from the date when the top up is added to the policy.

Extra allocation is applied to the policy as initial units.

Premiums paid after the first 18 months of any regular premium top up will be allocated at a rate of 100%.

The information provided in this document is a summary of the allocation rates and loyalty bonus that apply to qualifying Premier Advance policies. Full details can be found in the product guide and the policy conditions which are available on request.

Speak with your regional sales manager to find out more about how FPI looks after our existing customers.

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