

Invest in your future



Taking control of tomorrow

We can't predict the future,
but Summit can help you prepare for it.

Summit is a lump sum unit-linked life assurance plan, designed to give you access to international investment opportunities.

We understand that as an expatriate or an internationally mobile individual, your circumstances can change quickly. So, your financial portfolio needs to evolve to suit your new situation, while still supporting your long-term aspirations.

You might want to preserve your wealth to fund your retirement, to pass on to future generations or simply to save for a rainy day. We recognise the importance of flexibility, so have developed a range of tax-efficient funds, that you have the freedom to switch in and out of as often as you wish.

As long as your plan meets at least the minimum total plan value, you can take regular withdrawals or cash in a certain amount of your units, at any time.

Please read the Summit product guide and speak with your financial adviser to find out how Summit could help you meet your financial goals.

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.

Supporting you to manage your plan

Stay in control of your investment

Summit gives you access to a wide range of funds from around the world. Our experience and expertise enables us to select funds with high performance potential, to help you meet your long-term financial goals.

You will receive a comprehensive valuation statement for your Summit plan on a yearly basis. Your financial adviser can provide you with up-to-date information on request.

Our online Fund Centre offers you fund prices, performance data and risk ratings, at the touch of a button. With a sophisticated range of tools, you are able research the funds that interest you, to help you stay in control of your investment.

We believe you should be rewarded for your loyalty

An annual bonus to boost your savings

On the third anniversary of your Summit plan, you will receive a loyalty bonus of between 0.50 and 1.00% of the bid value. You will continue to receive this bonus every year, to help you reach your financial goals even more quickly.

Any additional payments you make into your plan will also receive their own loyalty bonus from the third anniversary, based on the fund value.

Please see the Summit product guide for more information about the loyalty bonus.



Benefits to you

Offering a combination of long-term saving and short-term flexibility.

Control

Withdraw up to **90%** of your investment, penalty-free from the start of your plan, helping you meet life's changing circumstances.

Rewarding your loyalty

A loyalty bonus paid on the third anniversary of the date you take your plan out and on every anniversary after that, rewarding you for your investment.

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 origin.

Options

A choice of five different currencies in which to make payments and receive proceeds, to suit your financial circumstances: USD, GBP, EUR, AED (UAE only) and HKD.

Manage your investment

Access a wide range of funds with free fund switching, managed by some of the world's leading professional investment specialists for peace of mind.

We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

For more detailed information on these benefits and any restrictions, please see the Summit product guide. Or, speak to your financial adviser.

Next steps

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 **Your investment**
How much would you like to invest?

02
Funds
Which funds would you like to invest in?

03
Currency choice
Which currency would you like your plan to start in?
Choose from USD, GBP, EUR, AED (UAE only) or HKD.

04
Number of policies
Over how many individual policies would you like to split your investment?

05 **Access to your investment**
Do you wish to set up any regular payments or one-off withdrawals?

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

A trusted savings, investment and protection partner

Friends Provident International has over 35 years of international experience and our heritage dates back over 180 years.

We provide savings, investment and protection products to customers in Asia and the UAE. With offices in Dubai, Hong Kong, Singapore and the Isle of Man, we have more than 500 staff worldwide who are committed to helping our customers achieve their financial goals.



Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit www.fpinternational.com/legal/privacy-and-cookies.jsp to view the full policy or this can be provided on request from our Data Protection Officer.

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