

Enhanced allocation rates for new customers

Please request for your financial adviser representative to explain the contents of this document to you.

Special offer for new Global Wealth Advance customers.

Offer period – **1 January 2024 to 31 March 2024**

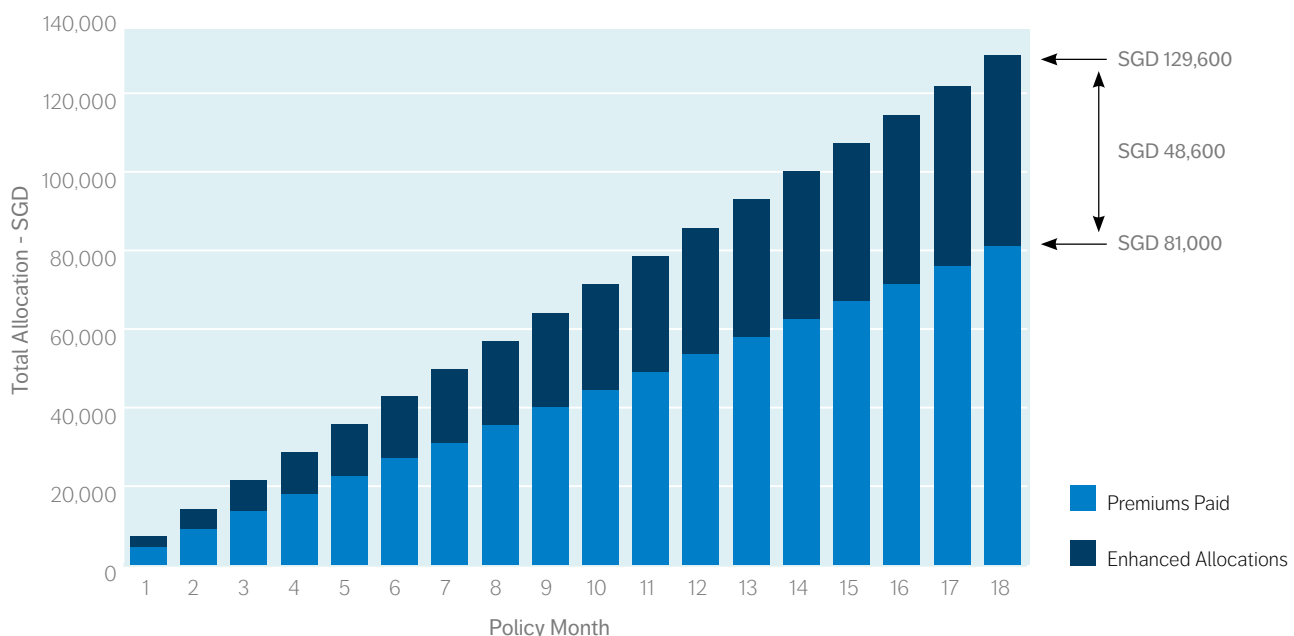
Individuals taking out new Global Wealth Advance policies can enjoy enhanced allocation rates of up to 160% over the first 18 months worth of contributions.

Example

When a new individual takes out a new policy with a savings term of 20 years paying a monthly premium of **SGD 4,500** (USD 3,000). They will benefit from a monthly allocation of **SGD 7,200** (USD 4,800) over the first 18 months under this special offer.

Monthly premium	Enhanced monthly allocation	Total monthly allocation
SGD 4,500 (USD 3,000)	SGD 2,700 (USD 1,800)	SGD 7,200 (USD 4,800)

That means, with this special offer, **SGD 129,600** (USD 86,400) will be allocated over the first 18 months, equivalent to an additional **SGD 48,600** (USD 32,400), compared to the total premiums paid over the same period.



Full details of the enhanced allocation rates for all premium bands and savings terms are detailed in the table below.

Initial unit allocation rates (%)																
	Savings term (years)															
Monthly Premium	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
SGD 750 – SGD 1,499 (USD 500 – USD 999)	111	111	112	112	113	113	114	114	115	115	115	115	115	115	115	115
SGD 1,500 – SGD 1,874 (USD 1,000 – USD 1,249)	112	113	115	116	117	119	120	121	123	124	125	125	125	125	125	125
SGD 1,875 – SGD 2,999 (USD 1,250 – USD 1,999)	115	116	117	119	121	123	125	127	129	131	133	133	133	133	133	133
SGD 3,000 – SGD 4,499 (USD 2,000 – USD 2,999)	120	121	123	125	127	130	132	134	137	139	141	141	141	141	141	141
SGD 4,500+ (USD 3,000+)	120	124	128	132	136	140	144	148	152	156	160	160	160	160	160	160

The qualifying minimum premiums in other available currencies and payment frequencies are detailed in the table below.

Minimum premium to qualify for offer					
	SGD	USD	GBP	EUR	HKD
Monthly	750	500	334	500	4,000
Quarterly	2,250	1,500	1,000	1,500	12,000
Half-yearly	4,500	3,000	2,000	3,000	24,000
Annual	9,000	6,000	4,000	6,000	48,000

Terms and conditions

- The initial unit allocation rate will depend on savings term, as per the scale illustrated.
- The minimum premium to qualify for the offer is **SGD 750** (USD 500) a month (or equivalent).
- The minimum savings term to qualify for the offer is 10 years.
- Only complete years will apply towards calculations.
- Extra offer allocations will invest into initial units for the 18-month initial unit period (subject to a 1.5% initial unit charge per quarter listed in the product summary and brochure).
- Application forms and all necessary documentation must be received at the office of Friends Provident International Singapore on or before 31 March 2024 and the policy must be put in force by 30 June 2024.
- Applications received after 31 March 2024 will receive standard allocation rates.

General

- Friends Provident International reserves the right to withdraw, or to make amendments to, the terms at any time without prior notice. All other standard product terms and conditions apply.
- If a dispute should arise in relation to this offer, the decision of Friends Provident International will be final.
- These terms and conditions are governed and constructed in accordance with the laws of Singapore.
- An enhanced initial unit recovery charge will apply where one of the following charging points occurs before the fifth anniversary of the policy commencement date:
 - (i) Premiums are suspended for more than 12 consecutive or non-consecutive months.
 - (ii) Premiums paid are less than the original premium for more than 12 consecutive or non-consecutive months.
 - (iii) Premium reductions below the original premium are made in conjunction with premium suspensions for more than 12 consecutive or non-consecutive months.

Further charging points may apply. Please refer to the policy conditions for more information, a copy of which are available upon request.

Important information

This document should not be read as an invitation to invest and should be read in conjunction with the Global Wealth Advance brochure, product summary and product highlight sheets, which are available on our website (www.fpinternational.sg).

Global Wealth Advance is intended for medium to long-term investment and is not therefore designed for early surrender. If you do surrender early, a surrender charge will be applied and the amount payable to you may be zero or less than the total premiums paid.

Please bear in mind that fund prices may go up and down depending on the underlying investment performance or, where investments held within a mirror fund are not denominated in the currency of that mirror fund, simply because of movements in the currency exchange rates. The value of your investment is not guaranteed and you may get back less than your initial investment.

We recommend that you read the relevant materials carefully (including the product summary and product highlights sheets) and discuss fully both the suitability of Global Wealth Advance and the specific risks associated with individual investments with your financial adviser representative before making any investment decisions.

This advertisement has not been reviewed by the Monetary Authority of Singapore.