

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 July 2025 to 30 September 2025**

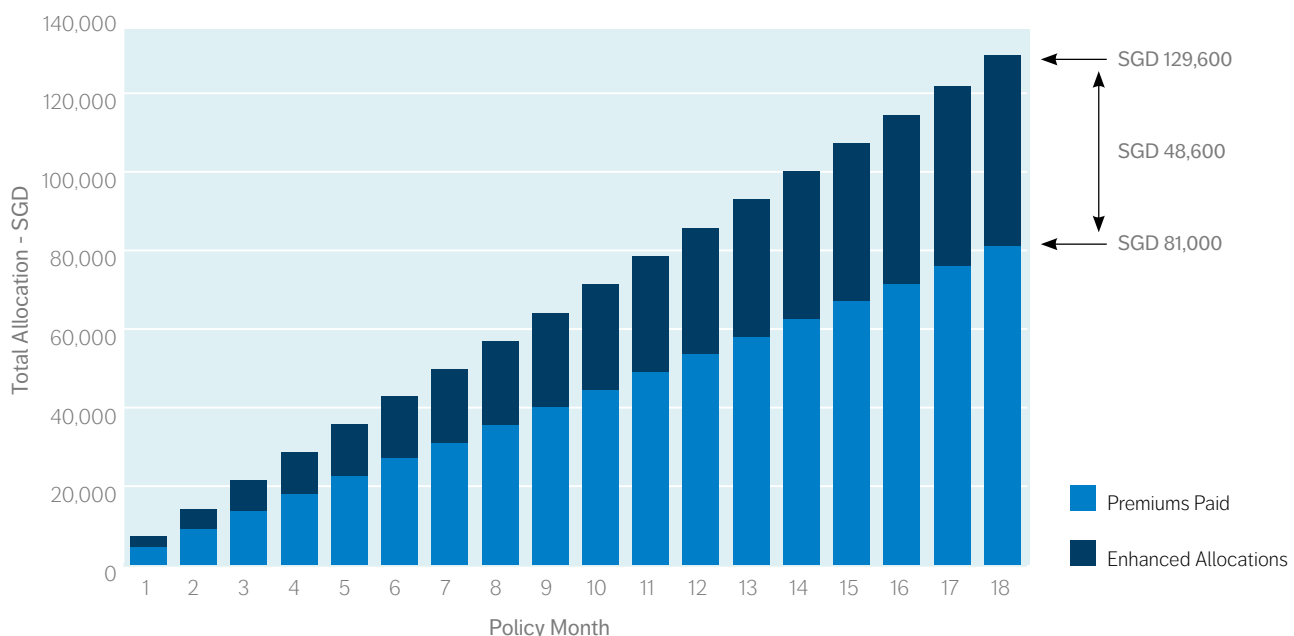
Individuals taking out new Global Wealth Advance policies can enjoy enhanced allocation rates of up to 160% over the first 18 months worth of contributions.

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 30 September 2025 and the policy must be put in force by 31 December 2025.
- Applications received after 30 September 2025 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:
 - Premiums are suspended for more than 12 consecutive or non-consecutive months.
 - Premiums paid are less than the original premium for more than 12 consecutive or non-consecutive months.
 - 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.

All policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

Please be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

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

Complaints we cannot settle may be referred to the Financial Industry Disputes Resolution Centre Limited ('FIDReC') for assistance within six months from the date your clients failed to reach an agreement with Friends Provident International.

You can contact FIDReC at:



36 Robinson Road,
#15-01 City House,
Singapore 068877



6327 8878 Fax: 6327 8488



www.fidrec.com.sg



<https://www.fidrec.com.sg/contact-us>

Each policy is governed by and shall be construed in accordance with the laws of Singapore.

Some telephone communications with the Company are recorded and may be randomly monitored.