

A life with purpose



What's your purpose?

Everyone has a purpose in their life, something that lights a fire inside of them or meets a need that will ease their worries.

Many have more than one purpose.

It's easy to think that such things are not possible.

But what if they were?

Imagine having the resources to start the business you've always wanted, simply making the most of working internationally or your recent promotion.

Traveling the world in style or buying an investment property.

Imagine having enough money set aside to care for your family, pay for your children's education with ease, retire well or being able to fulfill a lifelong dream.

In truth, we all have at least one purpose.

Our mission is to help make saving for your purpose possible.

Because we don't just care about managing your money, we care about why it's important to you.

Travel the world

Plan the adventure of a lifetime without worrying about being able to afford it. Climb Everest, go on a safari, travel through Italy or simply lie on the beach with a book. Experience the world on your terms without breaking the bank.



Supplement your retirement

Retiring well with peace of mind is a luxury. You may have existing retirement plans in place but are looking to supplement this given your career and tax environment. Secure your financial freedom and be able to enjoy your preferred lifestyle after retirement.



How this plan can benefit you

Purpose Saver is ideal for those who are looking for a solution to meet their short-term goals.

This product is suitable for anyone who has a specific savings goal they would like to achieve within three to five years. We offer you the benefit of being able to save while offering clear and easy to understand product features.

For those looking for flexibility in terms of what happens after, with Purpose Saver you have the option to withdraw your savings, continue to save or take on new investment opportunities at the end of your savings period. The range of options will help you accommodate to life's changing circumstances.

Purpose Saver also rewards you for sticking to your plan by providing you with a savings bonus as you make your way towards your goal. If you have a short term savings goal, or purpose, our solution can help you make your life goals, whatever they may be, a reality.

To succeed with saving you need motivation, discipline and appropriate investment solutions, all of which we offer under one solution.

Features and benefits



Transparent

Simple charging structure

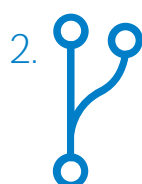
Purpose Saver has a transparent, clear and simple charging structure.

You are able to see exactly what you are paying for. Our plan is easy to understand and there are no complicated fee structures or hidden fees.

Online solutions

Our 24/7 online portal enables you to easily access and view your policy information online.

Be able to track how much you have saved at any point in time wherever you are in the world. Our online portal also allows you to perform fund switches and redirection online.



Choice

Saving term

Purpose Saver is a 5-year savings plan with options for 3 or 4 years as well.

Perhaps you and your spouse have the option of saving intensively given where you are in your careers. Or perhaps you don't know where you will be in the long term and are looking for a short term solution to suit your current needs.

In the long run

Unlike traditional savings plans, we care what happens to you and your money after. That's why we have designed options for you to consider after your target saving period. You can choose to:

Continue to save – Carry on with the plan even after the savings term has ended

Reap your reward – Enjoy full or partial withdrawal to meet the intended goal

Progress from a saver to investor – Transition to a lump sum investment plan



Flexible

Savings flexibility

You are able to choose how much you would like to save and make increases or decreases to your savings amount after the first six months of saving. Single one-off top ups are also possible.

You also have the flexibility to choose whether to save on a monthly, quarterly, semi-annually or annual basis.

This flexibility has been designed as we recognize your situation may change, for example you may receive a bonus which may lead you to want to top-up your savings amount to take you to your goal faster.

Multi-currency

Enjoy a great deal of premium flexibility with the multi-currency options that are available.

You can save in the currency you may need in the future to minimize any future exchange rate risk.



Expertise

Investment

Purpose Saver allows you to choose from a wide range of investment - linked funds, which are linked to underlying funds from professional fund houses.

Technical expertise

We are able to support you in matters related to legacy planning and trust, with our experienced in-house technical experts.

Purpose Saver offers an element of protection and can assist with your legacy planning needs.



Rewarding

Goal setting

We have designed our plan to help you to identify your savings goals and put a disciplined plan in place to achieve these.

Too often we neglect our short term aspirations. We know that achieving these goals would add purpose to your life or would help meet a need to ease your worries.

Savings bonus

With Purpose Saver, you will receive a savings bonus at the end of your target saving period.

We know having the discipline to save can be difficult so we want to reward you for sticking to your plan with an added bonus for you at the end.

Save for your children's education

Educating a child can be expensive, especially if you are educating them out of your home country. Let us help you save for these costs by giving you peace of mind that you are well prepared to support your children's future.



About Friends Provident International

Our main goal is to help you make your financial security easier to achieve.

Our customers choose our financial solutions to give them the freedom to get the most from life, to protect the things they value most and the ability to save for what is important to them.

We're always looking ahead, so you don't have to. We keep on top of industry developments and changes to our customers' needs, adding and making our expertise and experience available to you to develop new ways to achieve your financial objectives.

Using local knowledge our products work for you wherever you are in the world. We've designed tax-efficient and cost-effective solutions with the flexibility to move and adapt in line with your life changes.

To support this, our business is written from jurisdictions that are best suited to meeting the different needs of customers across the world.

When you have savings and investments it's important to know that your money is protected and safeguarded. We're based in the Isle of Man, a recognised well-regulated offshore Finance Centre of Excellence by the International Monetary Fund. Accordingly, you benefit from the high protection standards, as set out by the Isle of Man Financial Services Authority, which we follow.

We have more than 35 years of international experience and offices in the United Arab Emirates, Hong Kong, Singapore and the Isle of Man.

How to apply?

Make sure you receive independent advice

Friends Provident International does not provide legal, taxation or investment advice. You should obtain advice that is independent and directly relevant to the specific legislation within your country of residence. If you do not have a financial or legal advisor then we strongly recommend that you appoint one.

Next steps

If we need further information about setting up your savings plan we will get in touch. Otherwise we will send your Purpose Saver policy documents as soon as we have accepted your application and your first payment has cleared through our bank. You will also receive a statement on each policy anniversary, confirming your current investment holding.

Application process

Simply complete the application form and return it to your financial advisor together with the full details of the proposed investment selection for your plan. You should also include any other relevant supplementary forms as well as documentary proof of identity and address such as a certified copy of a current valid passport and a utilities bill.

Please bear in mind

This document should be read with the Purpose Saver product summary, product highlight sheets relating to the underlying fund, the underlying fund prospectus(es), Your Guide to Life Insurance, Your Guide to Investment-Linked Insurance Plans and policy condition, which is available on our website www.fpinternational.sg or from your financial adviser. The value of the units in the funds and the income accruing to the units, if any, may fall or rise. The information given in this document (as at June 2017) is based on the understanding of Friends Provident International of current Singapore law and taxation practice, which may change in the future. No liability can be accepted for any personal tax consequences of this plan or for the effect of future tax or legislative changes.

We recommend that you read the relevant materials carefully and discuss fully both the suitability of Purpose Saver and the specific risks associated with individual investments with your financial adviser before making any investment decisions. Loans against the value of your plan are not available.

Should Friends Provident International become unable to meet its liabilities to its policyholders, they will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

Investors should 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.

Complaints we cannot settle may be referred to the Financial Insurance Disputes Resolution Centre Limited ('FIDReC') for assistance within six months from the date you failed to reach an agreement with Friends Provident International. You can contact FIDReC at 36 Robinson Road, #15-01, City House, Singapore 068877.

Tel: (65) 6327 8878

Fax: (65) 6327 8488 / (65) 6327 1089

Website: **www.fidrec.com.sg**

Email: **info@fidrec.com.sg**

Some telephone communications with the Company are recorded and may be randomly monitored or interrupted. The legal interpretation is that each policy is governed by and shall be construed in accordance with the law of Singapore.

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 <https://www.fpinternational.sg/legal/privacy-and-cookies.jsp> to view the full policy, or this can be provided on request.

**Copyright © 2020 Friends Provident International.
All rights reserved.**

Copyright © 2020 Friends Provident International Limited. All rights reserved.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.