

Investing in your future



Whatever your aspirations

We can support you on your journey towards achieving your financial goals. We understand that any financial investments you make, should not only suit your current situation, but must also be adaptable to suit your future circumstances, without compromising the diversity and strength of your portfolio.



You might want to preserve and grow your wealth to fund your retirement, to invest in your dream home or to pass on to future generations.

We recognise the importance of freedom of choice and investment flexibility and have developed a tax-efficient solution to support your financial objectives.

Reserve + is suitable if you have a lump sum to invest for at least five years and you are seeking capital growth or require the flexibility to access your savings, or a combination of both.

With Reserve +, you can invest to build up your capital and, as life moves on and your priorities change, have the flexibility to adapt the plan to support your new aspirations. You can rebalance your portfolio whenever you need to, either by adjusting existing investments or exploring new options. Your payment, investment and withdrawal options are also flexible.

Reserve + provides flexibility and tax efficiency, plus access to the world's investment markets through a diverse range of assets. By holding your investments in one place and keeping the administration to a minimum, we make investing with us as easy as possible.

One product | Limitless possibilities

How Reserve + works?

Reserve + is an international lump sum investment product that offers potential for capital growth over the medium to long term (five years +).

The minimum investment in Reserve + is GBP 25,000. Reserve + is available to those who are aged 18 and above. For lives assured, the minimum age is 2 years old and at least one life assured must be 80 years or younger.

Reserve + gives you access to the world's investment markets through unit trusts, investment trusts, open-ended investment companies, international equities, fixed interest securities, structured notes and deposits. Your UAE licensed financial adviser will be able to help you with which is the most appropriate asset. You have easy access to your Reserve + investment and can encash part of your investment on an ad hoc basis or have regular withdrawals, paid directly to your bank account, although please note this will reduce your capital value.



Your Policy

1: Choose a policy currency

Reserve + is available in UK pounds sterling (GBP), US dollars (USD), Euro (EUR) and Australian dollars (AUD).

3: Make a lump sum payment in any freely convertible currency

The minimum lump sum investment in Reserve + is **GBP 25,000**. You can make additional lump sum payments into your policy at any time. The minimum additional payment is **GBP 5,000**.

5: Start dealing

You can start making investments by accessing equities, term deposits, mutual funds, ETFs, debt market, structured products and many more. You can appoint an investment adviser to choose, and if appropriate, place deals on your behalf. You can nominate a discretionary manager to manage and hold custody of the investments.

2: Set up a General Transaction Account (GTA)

We set up General Transaction Accounts in the currencies you choose. These operate as cash accounts and receive any payments you make to us or we make to you. Any transactions such as charges to be taken, and the buying and selling of investments, will also pass through these accounts.

4: Set up the policy

You can set up the policy on your own life, on another person's life, or on up to ten lives. We set up your policy as a series of identical policies to give you more flexibility.

6: Manage your policy on a regular basis

You can manage your policy by accessing Friends Provident International Limited's portal on our website or you can take the advice of your UAE licensed financial adviser. You can cash the policy in (in full or in part) at any time; an early cash-in charge may apply.

Benefits to you

Reserve + allows you to build up capital and, as life moves on and priorities change, its flexibility helps to adapt to support new aspirations. It can provide tax efficiency and access to the world's investment markets through a diverse range of assets.



Benefits at a glance:

Choice

You have a huge choice of investments such as mutual funds, ETFs, structured notes, commodities – the list is almost endless.

Flexibility

From the choice of investment currency, to the way you choose to pay plan charges, to the range of investments at your disposal, Reserve + offers you the opportunity to tailor your investment to suit your need. You are able to switch your investment holdings at any time.

Diversification

Reserve + can help you diversify your investment portfolio enabling you to maximize your return and minimize your risks.

Consolidation

Apart from the convenience and versatility offered by Reserve +, it is an ideal 'wrapper' for you, as it can be used to hold a wide range of different assets. Holding multiple assets in one wrapper means simplified, consolidated reporting for you as this is taken care of by Friends Provident International Limited.

Tax Efficiency

While tax benefits may not seem important for residents of United Arab Emirates, Reserve + offers distinct tax advantages for the Western and Indian expatriates.

Estate Planning

With increasing wealth your needs can become more complex, which in turn drives demand for more sophisticated financial advice and flexible products like Reserve +. With an in-depth understanding of your requirements, your financial adviser, using Reserve +, can offer comprehensive financial advice, which goes beyond investment such as succession planning, estate planning and trusts.

Portability

We understand that, as an expatriate, your circumstances can change quickly. As a result, any financial investments you make need to be adaptable to suit your new situation, without compromising the diversity and strength of your portfolio. Reserve + could follow you to wherever you live or move to, to help you adapt to your new circumstances.

Why choose Friends Provident International Limited?

With a heritage that dates back over 180 years, including over 40 years' experience in international life assurance market, we have become a leading financial services provider, with a reputation of trust, commitment and integrity, offering financial solutions to customers throughout their lives.



We are a global company with offices in the Isle of Man, UAE, Hong Kong and Singapore providing competitive life assurance and investment products, distributed through our licensed financial adviser partners.

Our main goal is to help our customers make their financial security easier to achieve.

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

We aim to provide our customers with the best possible products and services, today and in the future.

Award-winning

We are proud that our expertise and experience is reflected in delivering award-winning products and services.

**INTERNATIONAL
ADVISER
INTERNATIONAL
LIFE AWARDS '17**

WINNER

**MIDDLE EAST
BEST SINGLE
PREMIUM BOND**

**LAST
WORD**



Your next steps

It is easy to get started with Reserve +. Simply complete the application form and return it to your UAE licensed financial adviser along with the required documents.

01 Get advice

Speak with your UAE licensed financial adviser to learn more about Reserve + and which investments are best suited to your circumstances.

02 Find out more

Visit www.fpinternational.ae/invest/products to find out more.

03 Easy to manage

Once you have set up a Reserve + policy, you can manage your portfolio online via our Online Services by simply registering at <https://portal.fpinternational.com>.

Risks

- What you get back in the future depends on how well the investments perform.
- The value of your investment can go up and down.
- Cashing in your plan early may result in you getting back less than you paid in.
- Some assets carry a higher level of risk than others and may be subject to sudden and large falls in value. This could erode some or all of your capital.

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 to view the full policy, or this can be provided on request.

Cancellation rights

You can cancel your policy within 30 days from the day you receive notice from us of your cancellation rights and all contractual documents. These will be sent to you once your policy has been set up. If you exercise this right to cancel your policy, we will refund your premium (for the avoidance of doubt, calculated taking into account any third party fees incurred by Friends Provident International Limited in respect of the investments, including any external fund manager fees applied to the investments), adjusted only to reflect the amount of any increase or decrease in the value of your policy's investments from any market movements in the interim. If you wish to cancel you should follow the instructions in the notice from us of your cancellation rights. Upon cancellation, the policy will terminate immediately.

A separate cancellation right of 30 days will apply to any subsequent premium(s) in relation to that new premium only.

Disclaimer

This document is intended for general information purposes only and does not constitute legal or taxation advice or an offer to provide any product or service by Friends Provident International Limited.

Please seek professional advice, taking into account your personal circumstances, before making investment decisions. We cannot accept liability for loss of any kind incurred as a result of reliance on the information or opinions in this document.

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