

# Investing today for a better tomorrow



## Our customers are at the heart of everything we do. Reserve + is an international lump sum investment plan created with customers in mind.

We designed Reserve + to help our customers achieve capital growth, with a lump sum investment over the medium to long term (five years +).

Lump sum investments can be made from as little as USD 37,500 (or currency equivalent) and invested in a wide range of assets, allowing customers to:

- Diversify their portfolios
- Maximize returns

Reserve + is our flagship portfolio bond offering customers a variety of personalised or bespoke charging structures in a fully open architecture structure in order to assist with additional wealth generation opportunities. Customers can use Reserve + to consolidate their investments into one flexible and efficient structure, reducing the burden of additional administration. The plan can be used to provide tax efficiency and estate planning opportunities through our range technical solutions and trusts.

**Friends Provident International  
has been developing  
sophisticated investment  
solutions for the expatriate  
market for 40 years.**

### Flexibility



Reserve + has a number of features allowing a customer to create a bespoke plan to meet their needs. Customers can invest in a number of different currencies and a range of different assets.

Each plan is created with a unique personal charging structure. Customers can choose to select an upfront charge at outset or choose to spread the charge over 5, 8 or 10 years.

Reserve + can be set up with a series of identical policies for added flexibility. This can help with tax and future estate planning. FPIL are unable to provide tax advice, and recommend customers engage with relevant authorised professionals. Customers can make one off regular withdrawals from across all policies for ease of administration. Withdrawals can also be made from specific policies on an ad hoc basis.

Reserve + is a life assurance plan which can be set up on a customers own life, on another person's life, or up to ten lives for greater flexibility.

### Choice



Reserve + offers customers access to a wide range of assets. Examples of the assets that are available include:

- Equities
- Fixed interest securities
- Unit trusts
- Open ended investment companies
- Structured Products
- Cash, including bank and building society deposits

We will consider other assets on a case by case basis, subject to them being acceptable to us and compliant with any regulations that may apply.

## Investment adviser and Discretionary fund managers



Reserve + is designed to allow customers to appoint an Investment adviser or Discretionary fund manager. These professionals specialise in portfolio construction and work with customers and their representatives to create a bespoke investment portfolio aligned to a customer's desired returns and risk profile.

Investment advisers will provide a customer with a number of investment recommendations. Reserve + allows an Investment adviser to either operate on a discretionary or non-discretionary basis. An Investment adviser operating on a non-discretionary basis cannot place dealing instructions on a customer's behalf without consulting them first. If a customer appoints an Investment adviser FPIL will continue to retain custody and dealing responsibilities for assets in the plan.

Discretionary fund managers will place deals on behalf of the customer following a pre-set criteria. The investment funds are transferred into the Discretionary fund manager's custody. This allows them to move quickly and take advantage of arising opportunities, when timescales can be demanding.

Traditionally both of these services require a customer to pay a fee. These fees can be paid directly from Reserve +, as a regular withdrawal either as a fixed fee per quarter or a percentage value of the assets in the portfolio.

## Consolidation



Reserve + is designed not only for customers to purchase new assets, but to also transfer in existing holdings via our asset transfer service. All assets can be valued together in a simplified report which customers can review online whenever they wish. New purchase and sale orders can be made using our online dealing service.

## Trust



There are various reasons why an individual might wish to place their plan into a trust or invest through a trust into a plan. The most common are:

- To avoid Isle of Man Probate
- To control family assets
- Inheritance Tax planning for UK domiciled individuals
- Inheritance Tax planning for non-UK domiciled individuals

Our trusts are offered free of charge to our customers and ongoing support is provided by our Technical Team who will assist and provide support in respect of any trust and tax related queries.

## How to get started

- 01** Speak with your UAE licensed financial adviser to learn more about Reserve + and which investments are best suited to your circumstances.
- 02** Visit <https://www.fpinternational.ae/invest/products/reserve/index.htm> to find out more.
- 03** Once you have set up a Reserve + policy, you can manage your portfolio online via our Portal by simply registering at <https://portal.fpinternational.com>.

**Friends Provident International does not condone tax evasion and the company's products and services may not be used to evade taxes.**

**This factsheet is intended for general information purposes only and does not constitute legal or taxation advice. It is based upon our understanding of current UK legislation as at August 2021 and may be subject to change in future.**

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