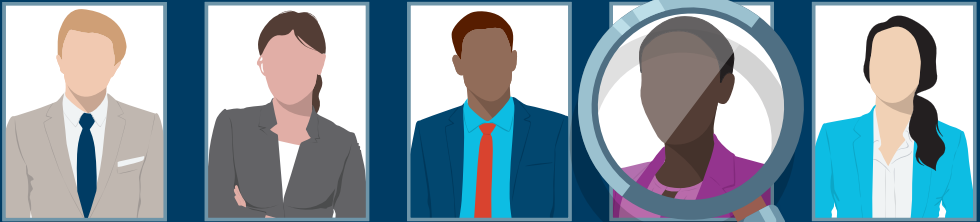


How to choose a financial adviser

Things you should consider...



With so many advisers to choose from, how do you select one that is right for you?

The only way to buy our products

Friends Provident International's (FPI) expertise lies in developing financial planning solutions such as savings plans, life insurance and critical illness cover and investment plans, which can be tailored to meet the needs of expatriates in the UAE.

Our products are sold exclusively through third party advisers that are authorised by the UAE Insurance Authority. Financial advisers provide guidance based on an individual's needs and goals and, as everyone's financial needs are different, it is recommended that you seek advice from an adviser, who is able to recommend suitable products from the whole market.

If you are looking to arrange a regular savings plan, a protection plan or to invest a lump sum based on the advice of a financial adviser, here are some tips on the information you need as part of your selection process:

1 Specialist areas

Find out the areas of financial planning in which the adviser is an expert and identify whether there are any aspects they cannot advise on.



2 Market advice

Ask whether they are able to offer advice on the whole of the market or are they restricted to offer products and services from certain providers.



3 Professional qualifications

Different countries have different qualifications and professional standards. In the UAE these are the **Chartered Institute for Securities & Investment (CISI)** and the **Chartered Insurance Institute (CII)**.



4 Regulatory status

Only work with an adviser that is authorised by the UAE Insurance Authority.



5 Payment

An adviser's services are never free, even if it appears there are no initial fees. You should always find out exactly how you will pay for an adviser's services and how much.



6 Portfolio construction

Find out if an adviser has systems in place for selecting appropriate investments and what they are. Some advisers may outsource their investment advice to specialists and others may do this themselves. If an adviser is choosing investments and constructing portfolios in-house you should ensure they are suitably qualified and licensed to do this.



7 Review meetings

Financial plans and investments are often long-term in nature, so frequent contact may not be necessary. Nevertheless, it is important to know what to expect from your adviser in terms of contact, how often they will review your plan with you and the level to which underlying investment performance is monitored. If you are paying ongoing fees then you should expect an ongoing service.



8 Your customers

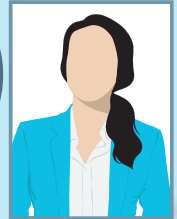
To help you decide if they are right for you, any good adviser will be happy to let you speak with their other clients, so you can ask them questions about the service they've received.



Find an adviser

All advisory companies that promote FPI's products are licensed by the UAE Insurance Authority. To find a company with terms of business with FPI, please visit our website:

www.fpinternational.ae/findanadviser



Ask your adviser to share evidence of their qualifications with you. If they refuse, you should look elsewhere for advice.



Why Friends Provident International?

1

We have over 40 years' international expertise and 15 years in the UAE

2

We invest in research and develop financial solutions tailored for the needs of expatriates

3

Award-winning products

4

Regulated on the Isle of Man and in the UAE

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