

# Are you aware of your policy options?

Financial circumstances can change over the years, and we want to ensure that you understand all the options available to you, to give you the best possible opportunity to do what's right for you when looking to reach your long-term savings goals.

If something has changed in your life, for example you cannot meet your regular contributions or you realise that you could put away a little extra, your Friends Provident International product provides a number of options, including:

A **Premium Holiday** for a select period of time



A **Premium Reduction**



A regular **Premium Increase**



# Defining your product options



## Premium Increase

Our policies are built with the flexibility of allowing you to increase your regular contributions to your policy at any time.



## Top Up

You can top up your policy with an additional lump sum contribution to supplement your current premium payments.



## Premium Holiday

A premium holiday is when you take a short break from paying your premiums for a set period of time. *Note: you can restart your premiums at any time.*



## Premium Reduction

A premium reduction allows you the flexibility of reducing your premium amount. *Note: You will need to maintain the minimum regular premium amount of your policy. You can restart your full premiums at any time.*



## Withdrawal

A regular sum that can be withdrawn from your policy at your request. This is taken from accumulation units which does not incur a charge.



## Paid Up

This is when your premium payments are stopped indefinitely however, this diminishes your chance of reaching your savings goals. *Note: You can restart paying your premiums at any time. The option to automatically restart premiums does not apply to all plans.*



## Premium Restart

You can restart your premiums at any time. If you cannot afford your original premium amount straight away, you can start saving again with a lower amount.

Contact your financial adviser if you would like to discuss your options in further detail. Your adviser can request an illustration which gives a breakdown of the value of your policy now and the value of your policy at maturity based on continued regular premium contributions.

**If you would like more information regarding your options, please contact Customer Services**

**Portal Secure Mailbox:** <https://portal.fpiinternational.com/fpi-portal-fe/>

**Email:** [customerservices@fpiom.com](mailto:customerservices@fpiom.com)

## Are your details up to date?

Ensure that your details are up to date so we can notify you of any important changes as soon as possible. You can either:



- 01** Update your details online through FPI Portal: <https://portal.fpiinternational.com/fpi-portal-fe/>
- 02** Speak to your adviser directly to update your details.
- 03** Speak to us directly by contacting Customer Services.

This document is for information only. It does not constitute advice or an offer to provide any product or service by Friends Provident International.

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 provided in this document. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

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