



COST OF DELAY

Maintaining your standard of living in the future is likely to be a key element of your financial planning. However, delaying the saving process can have a dramatic effect. The longer you delay starting to save, the higher the premium** required to achieve a particular lump sum. The charts below illustrates this point using our Premier Plan with an assumed annual net growth rate of 5% (Example A) and 9%* (Example B).

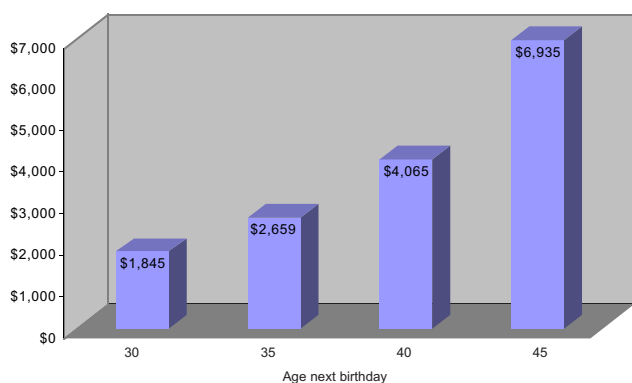
THE MESSAGE IS SIMPLE...

THE **SOONER** YOU START **SAVING** THE **BETTER**

EXAMPLE A

Assuming net growth of 5% pa

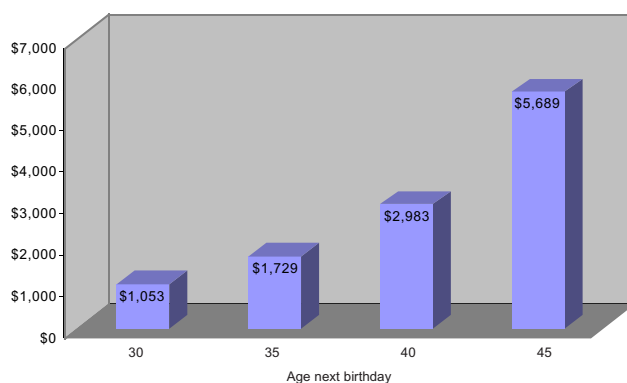
Premium Per month required to achieve US\$1million benefits taken at age 55



EXAMPLE B

Assuming net growth of 9% pa

Premium Per month required to achieve US\$1million benefits taken at age 55



* The growth rate shown here is for illustrative purposes and is not based on past performance. The actual return may be different. The rate used is net of an asset management charge of 1.2% per year. The assumed gross rate of return is approximately 6.2% in Example A and approximately 10.2% in Example B. Figures are shown overleaf.

** Premium is to be paid for the duration of the policy.



PREMIER - The Flexible Savings Plan

Premier is the Flexible Savings Plan, with optional protection benefits, allowing investors to meet a range of financial needs such as education fees planning, retirement provision, mortgage repayment or any other future commitments.

EXAMPLE A				EXAMPLE B			
Age	Minimum monthly premium required	Duration of Policy	Total premium required to achieve US\$1million at age 55	Age	Minimum monthly premium required	Duration of Policy	Total premium required to achieve US\$1million at age 55
30	\$1,845	25 years	\$553,500	30	\$1,053	25 years	\$315,900
35	\$2,659	20 years	\$638,160	35	\$1,729	20 years	\$414,960
40	\$4,065	15 years	\$731,700	40	\$2,983	15 years	\$536,940
45	\$6,935	10 years	\$832,200	45	\$5,689	10 years	\$682,680

Premiums into the Premier Plan may be paid in sterling, US dollars, euro or HK dollars.

Fund prices may go down and up depending upon investment performance. Past performance is not necessarily a guide to the future. Fund prices and performance figures are net of all fund charges. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

The rules and regulations made by the Financial Services Authority under the Financial Services and Markets Act 2000 for the protection of investors may not apply. Holders of policies issued by the Company will not be protected by the Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

Not available for distribution to the public in Hong Kong.



FRIENDS PROVIDENT
INTERNATIONAL

*Friends Provident International Limited
Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
Telephone: +44 1624 821212 Facsimile: +44 1624 824405
Incorporated company limited by shares. Registered in the Isle of Man No. 11494
Regulated by the Financial Services Authority for UK business. Provider of life assurance and investment products.*

*The appointed representative of the Company in Hong Kong is Friends Provident International Limited's branch office:
Friends Provident International Limited
2905-2909 Two Pacific Place, 88 Queensway, Hong Kong
Telephone: +852 2524 2027 Facsimile: +852 2868 4983*