



Online Access User Guide - Bonds

June 2008



**FRIENDS PROVIDENT
INTERNATIONAL**

Online Access

This online access user guide has been put together to help you access your policy information online and answer any questions you may have when using the Friends Provident International online access service.

Once you have logged in, you will notice that the screens are headed 'Friends Provident', not 'Friends Provident International'. This is because the Friends Provident Group, of which Friends Provident International is a part, has made this facility available across all of its operations. The Friends Provident Group is one of the UK's major financial services institutions.

If you have any queries that have not been answered in this guide, please contact our Online Services Support Team on +44 (0) 1624 821212 or by email at onlineservices@fpinternational.com

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What is online client access?

Online client access is an easy way to view policy details via the internet, at a time convenient for you.

What information can be viewed?

Once you have registered, you will have access to the following information:

- Plan overview
- Policy value
- Unit holdings
- Provisional deals
- Exchange rates
- Accounts

System availability

The International Customer Site is available (UK time):

Monday to Friday: 0400 – 2200

Saturday: 0400 – 1800

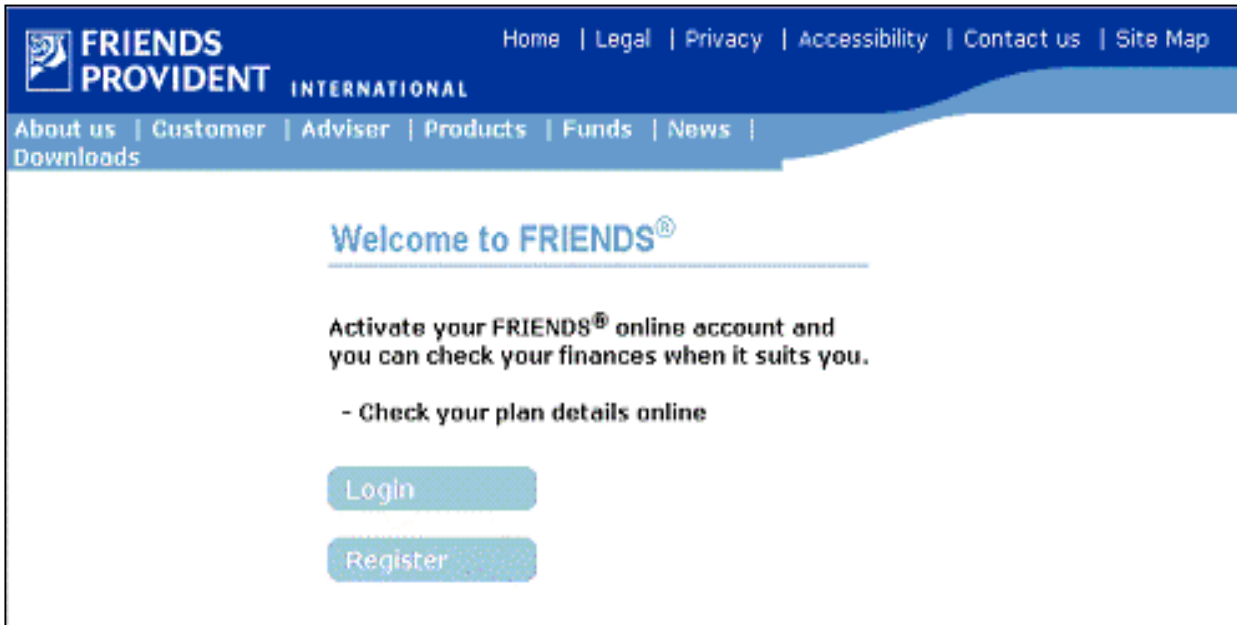
Sunday: 1000 – 2200

How to register

To use this service, you need to register. To do this, please visit www.fpinternational.com.hk and click on the 'Customer' link in the menu, as shown below.



After clicking on the Customer link you will be presented with the following screen:

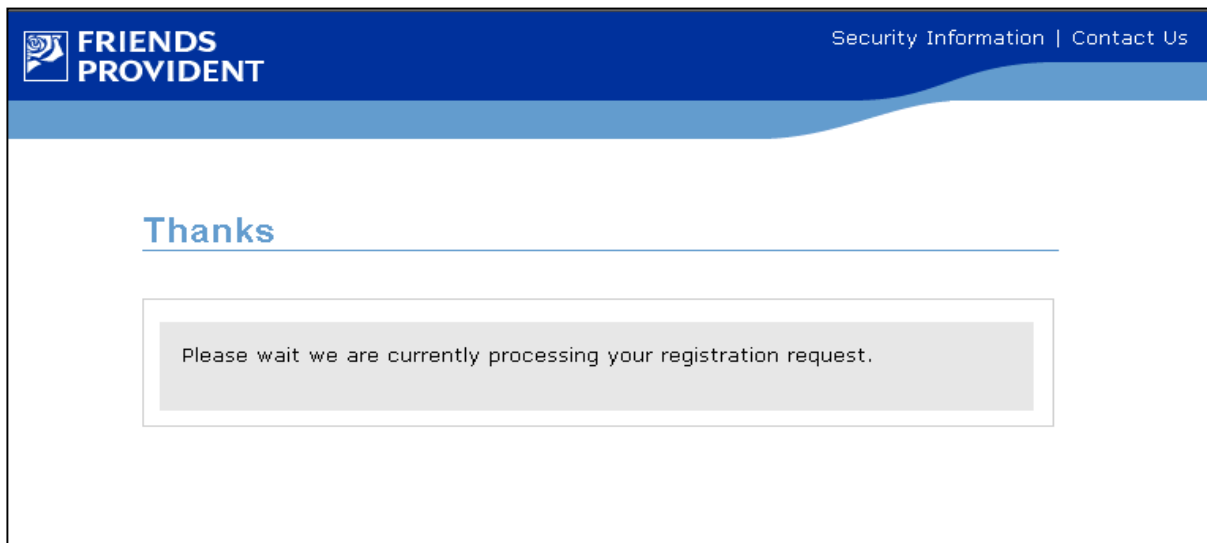


Click on the 'Register' option. You will then be taken to another screen (shown below) and asked to enter personal information. This will include the username and password you'd like to use for future access to the system, after the registration process is complete.

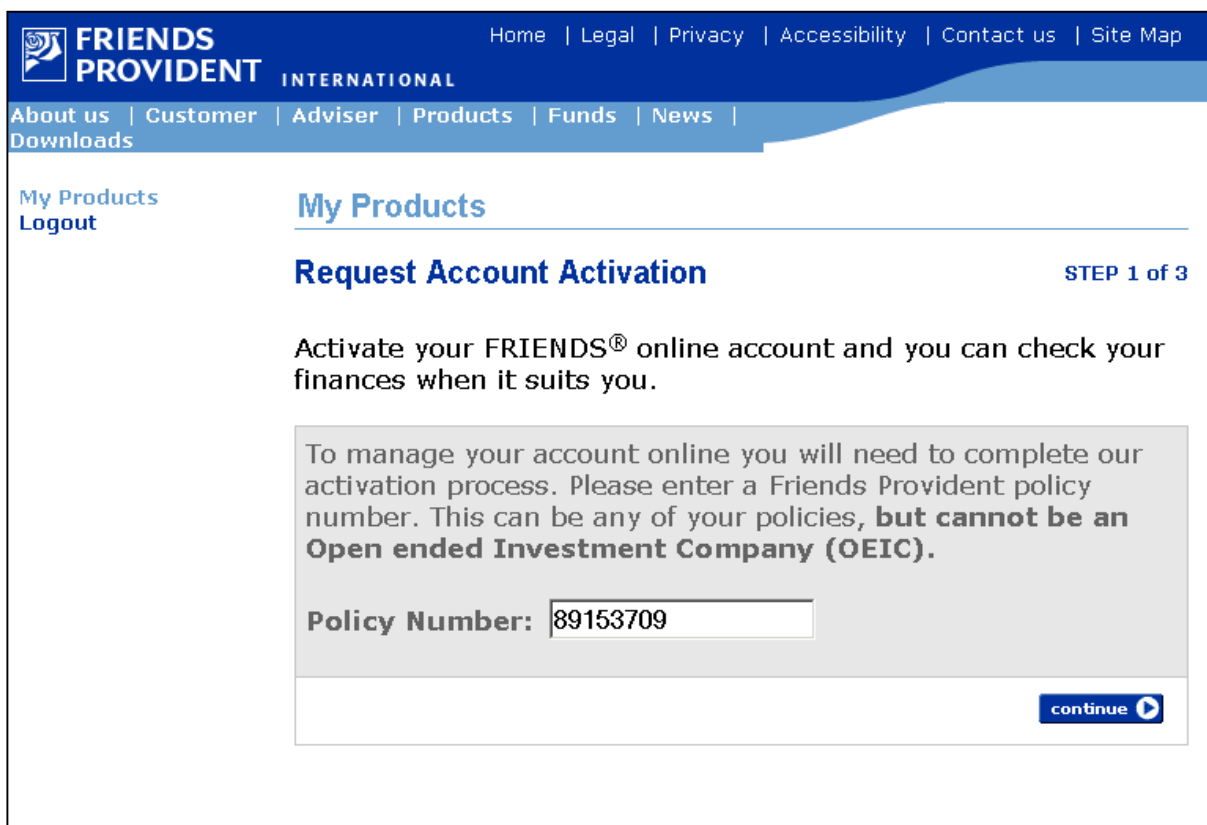
The screenshot shows the registration form on the FRIENDS PROVIDENT website. The header includes the company logo and name, and a link: Security Information | Contact Us. The main heading is "Registration". Below the heading is a sub-heading: "Please take a few moments to fill out the following details." and a note: "Fields marked * are mandatory". The form contains the following fields:

- * First Name
- * Surname
- * Title (dropdown menu)
- * Gender (dropdown menu)
- * Date Of Birth (text input, format: dd/mm/yyyy)
- * Desired Login ID (text input, note: (Must be between 6-32 characters))
- * Desired Password (text input, note: (Must be between 6-20 characters))
- * Confirm Password (text input)
- * Contact Email Address (text input)
- * Confirm Email Address (text input)
- * Postcode (UK residents only) (text input, note: find address button)
- I live outside the UK
- * Address Line 1 (text input)
- * Address Line 2 (text input)
- Address Line 3 (text input)
- Address Line 4 (text input)

When you have completed this form you will be greeted with the following screen:



You will be asked to provide a policy number, as shown below:



You will then be asked to enter further personal details, as shown below:

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About us | Customer | Adviser | Products | Funds | News | Downloads

My Products Logout

My Products

Request Account Activation STEP 2 of 3

Policy Number: 89153709

We match the personal details you entered when registering, with your details held for the above policy number. Please make sure they are correct and up-to-date.

Please Note: Required fields are marked with an asterisk (*)

My Details

Username rates1

* First Name

* Surname

* Date of Birth (dd/mm/yyyy)

* Email

[back](#) [submit](#)

You will be asked to confirm the details are correct before an attempt to match the details you entered with those held on our system.

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My Products Logout

My Products

Request Account Activation STEP 3 of 3

We will attempt to match the details listed below with those held on our system.

Click "**Confirm**" if these details are correct, otherwise click "**Back**" to make amendments.

Confirm your Details

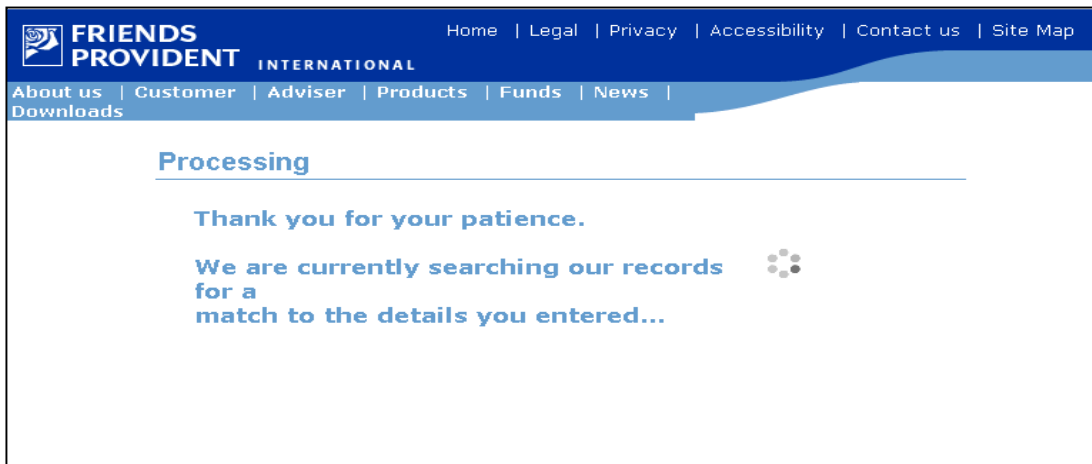
Policy Number: 89153709

Surname: Rates

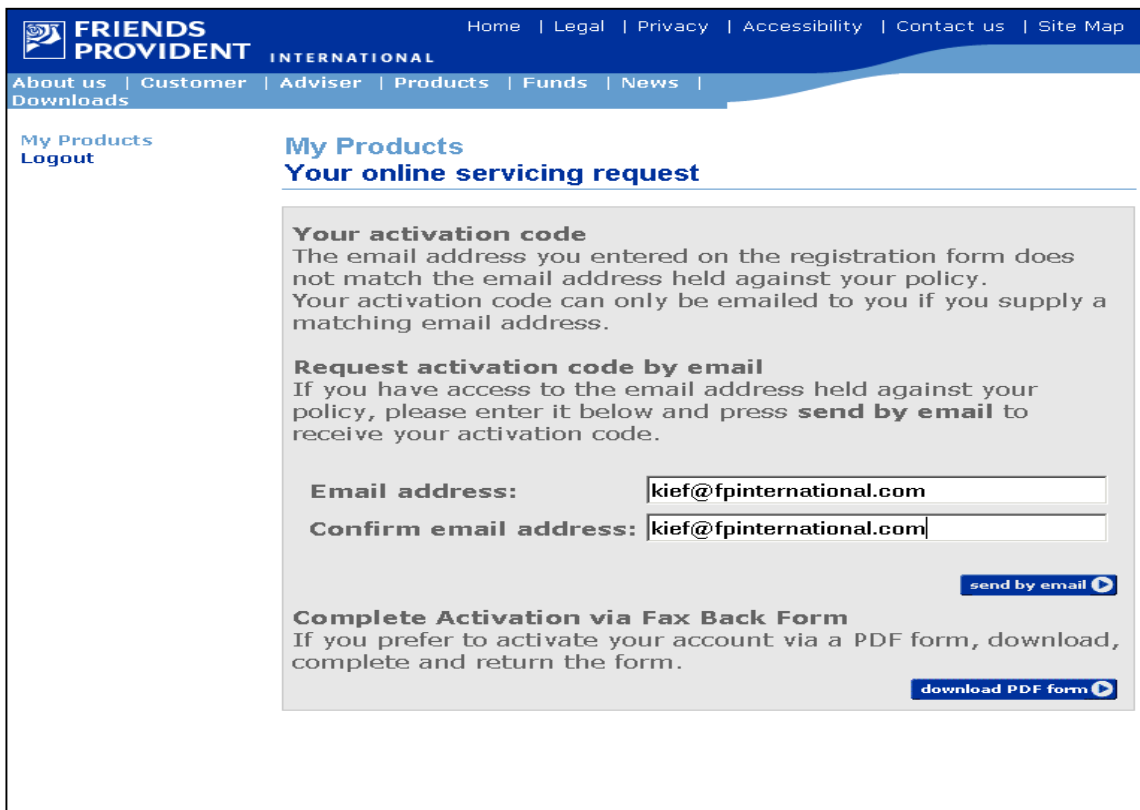
Date of Birth: 14/03/1970


Email Address: kiefej@fpinternational.com

[back](#) [confirm](#)



If the email match is unsuccessful or we do not hold your email address on our system then you will be greeted with the screen below. You will then have two further chances to amend the details and find the match. If a match is not found or you are unsure of the email address we may hold for you then you will have the opportunity to download a PDF form. We will then activate your online account and advise you by email when it has been done.



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My Products
Logout

My Products

Your online servicing request


Sorry, some information may be missing or incorrect
*** The email address entered could not be verified against our records**

Your activation code
The email address you entered on the registration form does not match the email address held against your policy. Your activation code can only be emailed to you if you supply a matching email address.


Request activation code by email
If you have access to the email address held against your policy, please enter it below and press **send by email** to receive your activation code.

Email address:

Confirm email address:

[send by email](#) 

Complete Activation via Fax Back Form
If you prefer to activate your account via a PDF form, download, complete and return the form.


[download PDF form](#) 

The activation email will look like this:

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward [Print] [Save] [Delete] [Undo] [Redo] [Zoom] [Help] [Print] [Print] [Print]

From: #GSINTER Sent: Mon 26/11/2007 15:03
To: Julia Kiefer
Cc:
Subject: Your Friends Provident activation code



Dear Mr Vannin,

Thank you for requesting your online activation code. For security reasons this code will expire in 28 days time.

To view your account online, please activate your account now. Simply visit the Friends Provident Customer website, log in and enter the code below:

48CDC8B0E3

Once you have activated your account, you will not need to remember this code. You will be able to access your account with the log in ID and password you chose.

If you require any assistance, please call us on +44(0) 1624 821212 or email onlineservices@fpinternational.com

Kind regards,

Friends Provident International Customer Website Team

DISCLAIMER

Information in this e-mail is confidential and may be legally, professionally or otherwise privileged. It is intended solely for the use of the addressee and access to this e-mail by anyone else is unauthorised. If you are not the intended recipient, please notify the sender by e-mail, and delete this e-mail from your system immediately, any disclosure, copying, distribution or any action taken or omitted to be taken in reliance on it is prohibited and may be unlawful.

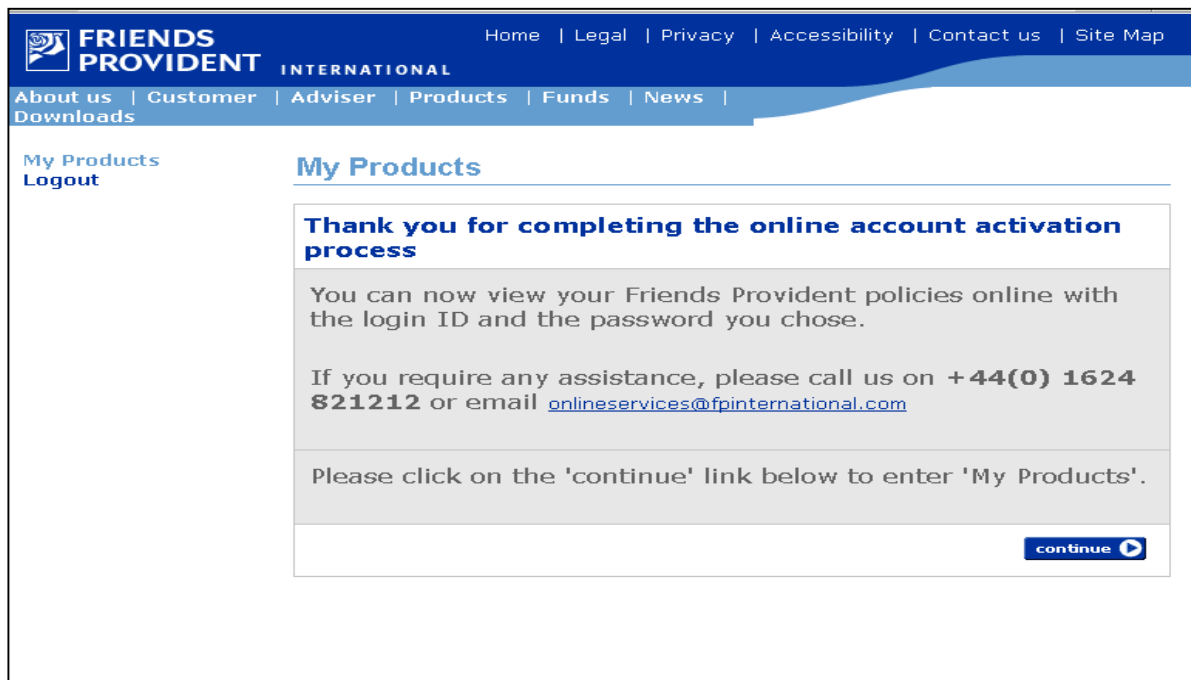
Email transmission cannot be guaranteed to be secure, or error free as information could be intercepted, corrupted, lost, destroyed, late in arriving or incomplete as a result of the transmission process. The contents of any e-mail may contain viruses that may damage your computer system. Although this e-mail and attachments have been checked for the presence of computer viruses, we cannot be held responsible for any viruses or other material transmitted with or as part of this e-mail. In accordance with good computing practice, you should carry out your own virus check before opening any e-mail messages.

As a security measure, the email will request that you log in and enter the code in the Friends Provident Customer website.



The screenshot shows the Friends Provident International website. The top navigation bar includes links for Home, Legal, Privacy, Accessibility, Contact us, and Site Map. Below this is a secondary navigation bar with links for About us, Customer, Adviser, Products, Funds, News, and Downloads. On the left side, there are links for My Products and Logout. The main content area features a heading: "Thank you for choosing to manage your account online". Below this heading, a message states: "To complete the secure validation process we are sending you an activation email." A form titled "Enter your Activation Code" contains a text input field with the code "48CDC8B0E3" and a "continue" button with a right-pointing arrow. Below the form, there is a message: "If you have not yet received your activation code it should arrive within 24 hours." and another message: "If you require any assistance, please [contact us](#)."

Simply click 'continue' and you will see the below screen:



The screenshot shows the Friends Provident International website after the activation process. The navigation bars are identical to the previous screenshot. The main content area features a heading: "My Products". Below this heading, a message states: "Thank you for completing the online account activation process". A subsequent message reads: "You can now view your Friends Provident policies online with the login ID and the password you chose." Below this, there is contact information: "If you require any assistance, please call us on +44(0) 1624 821212 or email onlineservices@fpinternational.com". A final message says: "Please click on the 'continue' link below to enter 'My Products'". A "continue" button with a right-pointing arrow is located at the bottom right of the main content area.

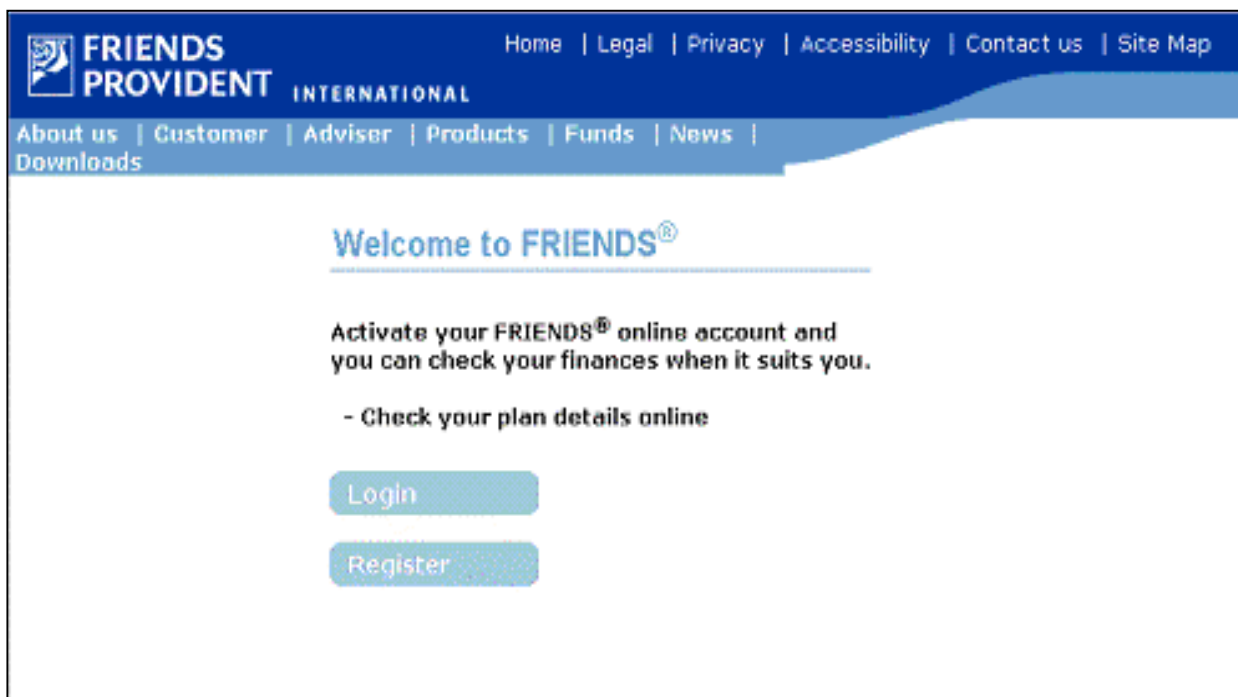
Further emails will be sent after 7, 21 and 28 days following the activation code as a reminder that the code will expire. If you log onto the system after the expiry date then you will be presented with a screen to request another activation code.

If you have tried to register but don't have an email address currently registered with us, or you've changed your email address, we can provide a PDF form to download and complete. This can be faxed to us to complete the process.

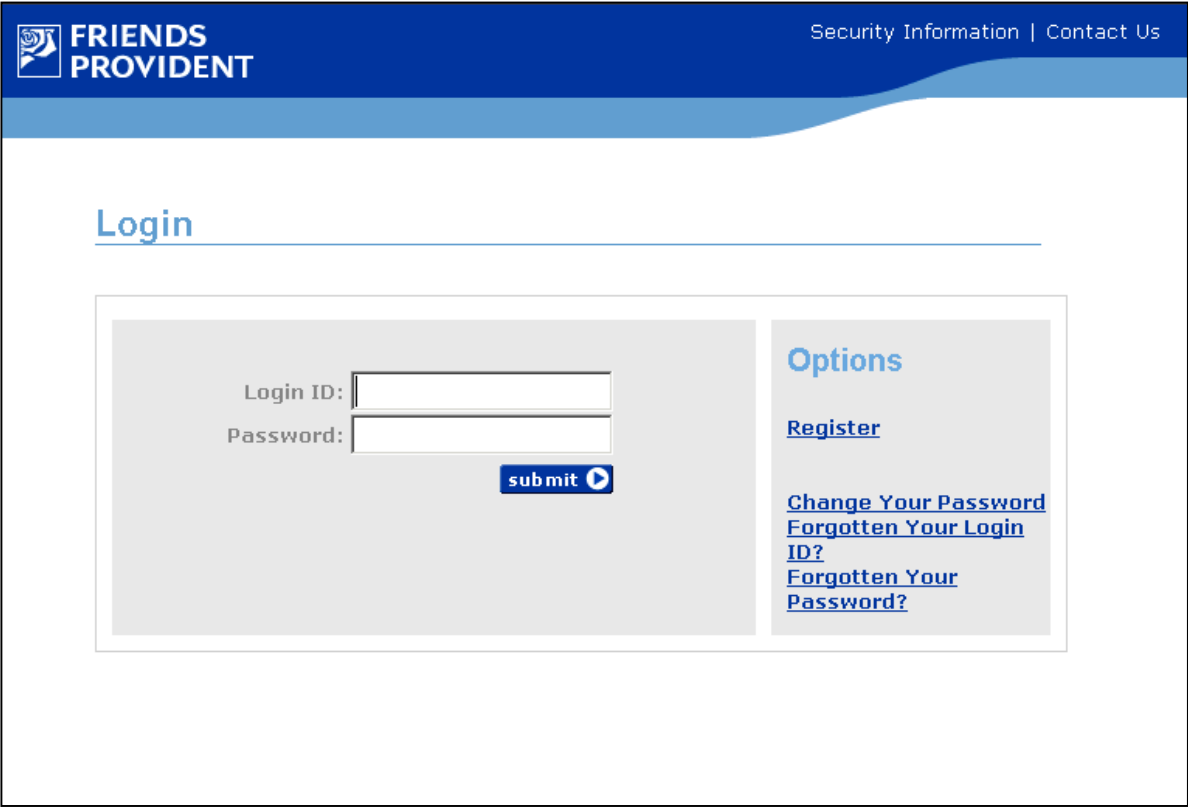
How to login

Now your online access is set-up and you are ready to use the system, logging in is simple.

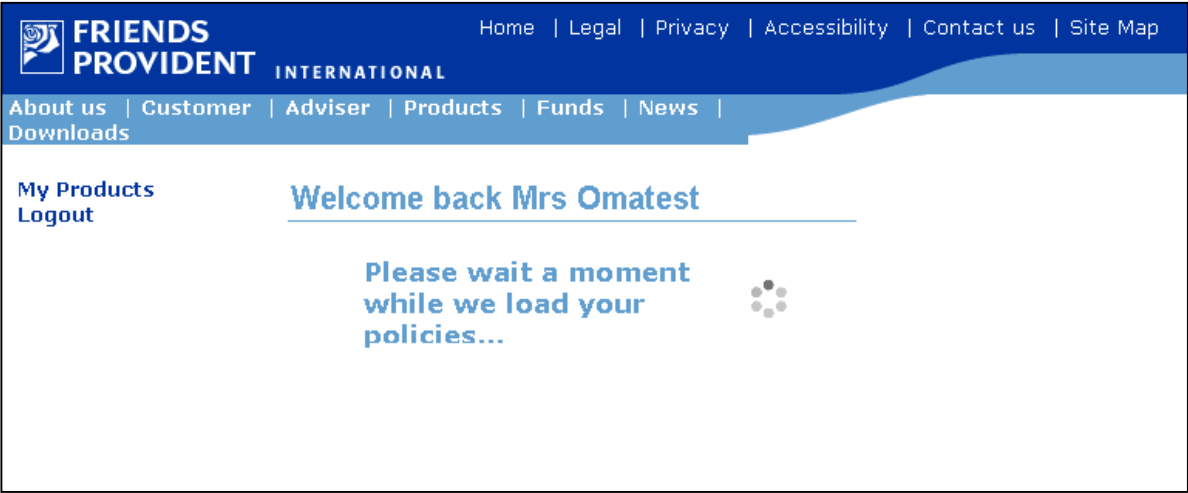
To login you need to navigate to the Customer section of the website (as you did previously when registering).



You now enter the logon ID and password you selected during the registration process when prompted:

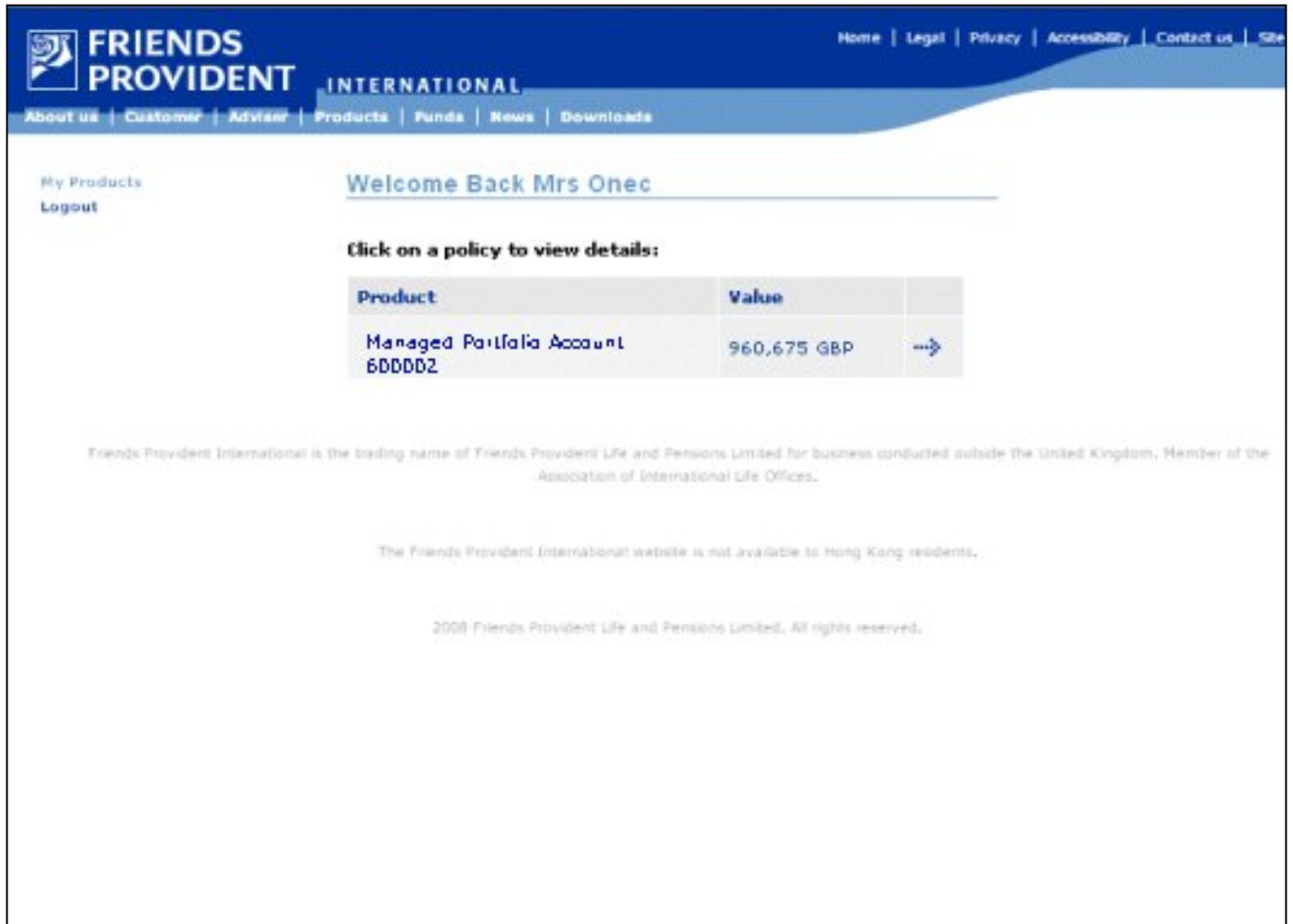


After you click 'submit', the system will load your policies.



Plan overview

Once you are logged in, you will be greeted by a screen listing your policies and their value, as shown below:



The screenshot shows the Friends Provident International website interface. At the top, there is a blue header with the company logo and name, and a navigation menu. Below the header, there is a section for 'My Products' with a 'Logout' link. A welcome message 'Welcome Back Mrs Onec' is displayed. Below this, there is a prompt 'Click on a policy to view details:' followed by a table listing the user's policies. The table has two columns: 'Product' and 'Value'. One policy is listed: 'Managed Portfolio Account 600002' with a value of '960,675 GBP' and a right-pointing arrow icon. At the bottom of the page, there is a disclaimer and a copyright notice.

FRIENDS PROVIDENT INTERNATIONAL

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My Products
Logout

[Welcome Back Mrs Onec](#)

Click on a policy to view details:

Product	Value	
Managed Portfolio Account 600002	960,675 GBP	→

Friends Provident International is the trading name of Friends Provident Life and Pensions Limited for business conducted outside the United Kingdom, Member of the Association of International Life Offices.

The Friends Provident International website is not available to Hong Kong residents.

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Plan details

Selecting a plan will give you more information on your policy details, including a plan overview, value, holdings total, account total and provisional deals.

The screenshot displays the 'My Product Summary' page for a 'Managed Portfolio Account'. The page features a navigation menu at the top with links for Home, Legal, Privacy, Accessibility, Contact us, and SBA. Below the navigation menu, there are links for About us, Customer, Adviser, Products, Funds, News, and Downloads. The main content area is divided into three sections: 'My Product Summary', 'My Contact Details', and 'My Other Products'. The 'My Product Summary' section contains a table with the following information:

Plan Overview	
Policy Number	600002
Today's Value	960,675 GBP
Policy Owners	Mrs Onec Iolse
Commencement Date	17/03/1999
Holdings Total	791,113 GBP View Details
Accounts Total	169,562 GBP View Details
Provisional Deals	Yes View Details

Below the table, there is a section titled 'Important Notes' with three numbered points:

1. This Interim Valuation is intended to give you an indication of the value of this policy at the date shown. It is not a surrender value and does not show the effect that future charges, including surrender charges, will have on the policy's value.
2. The prices given here are the most recent available. However, some funds are priced on a weekly and others on a monthly basis, and may also affect the policy's value. Any pending transactions, such as switches, will not be shown here. Your next statement will contain a complete valuation of all your fund holdings.
3. **You should not act or refrain from acting in reliance upon this valuation or any part because it is not a surrender value.** If you do so, we cannot accept any liability for the consequences and you do so entirely at your own risk. If you require a surrender value, please contact us.

At the bottom of the 'Important Notes' section, there is a button labeled 'back to my products' with a right-pointing arrow.

The 'My Contact Details' section on the right shows the email address and address for the account holder, Mrs Onec Iolse, with the address: Address1-26650, Address2-26650, Address3-26650zzzzzz, Kent, IN99 1RA.

The 'My Other Products' section on the right shows a link to 'Managed Portfolio Account No: 710345'.

By clicking on the 'View Details' link beside a row of information, you will be presented with further details, as shown in the following screenshot:

Policy values

Policy Values

Holdings

Accounts

Account Number	Description	Balance	Balance (GBP)
██████████	General Transactions Account	-8 EUR	-6
██████████	General Transactions Account	142,576 USD	70,262
██████████	General Transactions Account	99,403 GBP	99,403
██████████	Provisional Deal Suspense	0 USD -198 USD	-97
			Total GBP: 169,562

Provisional Deals

Deal Type	Description	Settlement Date	Provisional Deal Amount	Provisional Units
Sale	L&C UK Real Estate USD I Fund Experienced Investor Fund USD	03/12/2007	49,802.28 USD	40.1450
Sale	Man Investments Baywater Macro Cl P Acc (USD)	08/04/2008	47,219.03 USD	62,900.0000
Purchase	Man Investments RMF Event Driven Strat Acc USD	08/04/2008	47,219.03 USD	40,451.0000
Purchase	Target Asset Management Asia Fund Class A (USD)	14/03/2008	50,000.00 USD	189,6890

Exchange Rates To Pound Sterling (GBP)

Description	Rate
Euro (EUR)	1.300300
US Dollar (USD)	2.029200

Important Notes

1. This Interim Valuation is intended to give you an indication of the value of this policy at the date shown. It is not a surrender value and does not show the effect that future charges, including surrender charges, will have on the policy's value.
2. The prices given here are the most recent available. However, some funds are priced on a weekly and others on a monthly basis, and may also affect the policy's value. Any pending transactions, such as switches, will not be shown here. Your next statement will contain a complete valuation of all your fund holdings.
3. You should not act or refrain from acting in reliance upon this valuation or any part because it is **not a surrender value**. If you do so, we cannot accept any liability for the consequences and you do so entirely at your own risk. If you require a surrender value, please contact us.

[back to product summary](#) 

By clicking on the arrow beside each table header, you will see further information within each category. You can expand and minimise each section, as needed. An example is shown in the following screenshot.

Policy Values

Holdings				
Total Holding	Description	Market Price (Bid)	Price Date	Market Value (GBP)
48.440	Aliquot Commodity Fund Inc Class A (Commodities PF) USD	1,144.3900 USD	07/03/2008	27,318
20,538.000	Brandeaux Ground Rent Inc Stlg Cls (GBP)	2.9300 GBP	07/03/2008	60,176
139.815	DWS Global Agribusiness A2 Cap (USD)	148.6660 USD	06/03/2008	10,243
9.339	Diapason Rogers Comm Index Agricultural Segment CI R USD	1,490.1560 USD	14/03/2008	6,858
151.800	FMG Funds Rising 3 Fund A (USD)	249.6000 USD	13/03/2008	18,672
541.037	First State Investments China Growth CI I (USD)	75.6300 USD	14/03/2008	20,164
476.940	Henderson Horizon Global Technology A1 Dis (USD)	26.2500 USD	14/03/2008	6,169
2,323.840	Invesco Funds Asia Infrastructure A Dis USD	17.6600 USD	29/02/2008	20,224
810.742	Investec Asset Management GS Gbl Strategic Eqty A Inc \$	96.9300 USD	14/03/2008	38,727
789.577	J.Baer Multipartner Sam Smart Energy B Cap (USD)	26.2300 USD	14/03/2008	10,206
58.844	Julius Baer Multipartner Sam Sust Water C Cap (EUR)	150.2600 EUR	13/03/2008	6,799
6,040.000	Man Investments AHL Diversified Futures Ltd \$	39.4900 USD	12/03/2008	117,543
40,451.000	Man Investments RMF Event Driven Strat Acc USD	1.1670 USD	31/01/2008	23,269
48,550.000	Man Investments RMF Opps - Asian Opps (USD)	1.1240 USD	31/01/2008	26,899
487.000	New Star Asset Management European Hedge Fd USD R Shs \$	145.4300 USD	06/03/2008	34,902
7,406.670	New Star Global Investment Fds Asian Opportunities USD NAV(\$)	14.6240 USD	14/03/2008	53,379
36.756	Oria Capital Management Ltd 3A Commodity Fund Limited USD	1,551.2300 USD	31/01/2008	28,098
36.113	Pioneer Funds Global Ecology A Cap (USD)	267.2100 USD	14/03/2008	4,755
897.340	RAB Multistrategy 'B' USD Shs Experienced Investor Fund USD	146.8200 USD	03/03/2008	64,925
439.170	RAB Multistrategy P Shares Experienced Investor Fund GBP	149.0100 GBP	03/03/2008	65,440
1,950.580	SHK Fund Management Corporate Arbitrage CI E (USD)	21.4000 USD	30/11/2007	20,570
471.165	SHK GS Value Restructuring Fd Series B (USD)	163.4900 USD	02/01/2008	37,961
189.689	Target Asset Management	258.7500 USD	12/03/2008	24,187

Friends Provident International Limited

Registered & Head Office:

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Website: www.fpinternational.com

Incorporated company limited by shares.

Registered in the Isle of Man No. 11494.

Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the Financial Services

Authority for the conduct of investment business in the UK.

Provider of life assurance and investment products.

Hong Kong

The appointed representative of the Company in Hong Kong is Friends Provident International Limited's branch office:

Friends Provident International Limited

Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong

Telephone: +852 2524 2027 Fax: +852 2868 4983

Website: www.fpinternational.com.hk

United Arab Emirates

Friends Provident International Limited's branch office:

Friends Provident International Limited

Emaar Square, Building 6, Floor 5,

PO Box 215113, Dubai, United Arab Emirates

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Email: dubaiservicing@fpinternational.com

Registered in the United Arab Emirates as an insurance company (Registration No.76) and as a foreign company (Registration No. 2013).

Authorised by the United Arab Emirates Ministry of Economy to conduct life insurance and savings business.

XIM/IOLSG (bonds) 6.08



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