

# International Protector Asia Product brochure







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# Planning for the unforeseen

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The future is in your hands. While you have particular visions of what you want to achieve in life for you and your family, preventive coverage can protect you against the negative impacts of unforeseeable events that might place your family or business in a vulnerable position. With a flexible insurance coverage that answers to your needs in different stages of your life, you can free yourself from worrying about the possible risks from changes that may erode your financial well-being and concentrate on what you've been doing well – the pursuit of dreams.

At Friends Provident International, we offer comprehensive protection that adapts and responds to your ever-changing needs and circumstances, giving you total peace of mind to unleash your full potential.



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# Your reliable companion in life

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International Protector Asia ('the Plan') is a one-stop flexible protection suite which safeguards you, your family or business against life's uncertainties and health risks with financial support.

Designed to meet different insurance needs and expectations, the Plan offers:

## **Flexible design for your own plan**

You can enjoy comprehensive protection for yourself and your loved one against death, critical illness or disability in a flexible and customised manner. You can opt for a joint life policy for two lives in which the benefit will be paid upon the first death or diagnosis of critical illness during the cover term.

## **Comprehensive life and critical illness protection**

Four options for full-spectrum coverage with the flexibility to choose among Life Cover, Life Cover with Total and Permanent Disability, Life or Earlier Critical Illness Cover, or Critical Illness Cover.

## **Wide range of payment and cover period options**

We understand you have different commitments throughout your life journey and you may need extra protection for a specific period of time. For example, life cover for a mortgage, protection from loss of income to cover family expenses if you get seriously ill. Premium payment, currency of payment and years of cover can be customised to suit your needs.

At Friends Provident International, we listen to and answer your every need over life's journey. Please contact your financial adviser for further information on how the Plan can equip you with protection against the unexpected throughout your lifetime.



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# Empowering your life

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We can't predict tomorrow but we can prepare you for it. Because life is full of uncertainties, it is of utmost importance that your family and business continue to enjoy financial security and a robust existence, and Life Cover offers you just that.

## Life Cover

### Life protection up to age 80

Life Cover pays 100% of the sum assured in the unfortunate event of the death of the life assured during the cover term. Over the course of your life, circumstances and obligations might change. Life Cover gives you the freedom to decide on the cover term period up to age 80.

### Free Accelerated Life Cover<sup>1</sup>

As a free benefit for cover term of three or more years, the life assured can claim Accelerated Life Cover Benefit<sup>2</sup> upon first diagnosis of a terminal illness<sup>3</sup> at least 18 months before the end of the cover term.

### Guaranteed level premium

The premiums payable are guaranteed to stay the same throughout the selected premium payment term so you have full control of your budget.

## Optional Total and Permanent Disability Benefit

Unexpected illness or accident may occur at anytime and derail your plans for the future. It may lead to disability at which you will not be able to work and face pressure in supporting your family and cover ongoing expenses.

Total and Permanent Disability Benefit is an additional cover option you can select when you apply for Life Cover under the age of 55. If the life assured is diagnosed as totally and permanently disabled<sup>4</sup> and is unable to work because of physical illness or injury before age 65, we will pay the sum assured equal to Life Cover to cope with the financial strain and the policy will end.

When the life assured reaches 65, Life Cover continues while Total and Permanent Disability Benefit automatically expires.

## Key exclusions on Life Cover

There will be no liability under the policy and no benefit will be paid under the policy if a claim is directly or indirectly attributable to any of the following:

- A life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from political or civil unrest.
- Any breach of criminal law by the policyholder or a life assured.
- A life assured's suicide or attempted suicide, whether sane or insane within two years of the date risk assumed or subsequent reinstatement of the policy.

## Key exclusions on Total and Permanent Disability

Total and Permanent Disability Benefit will not be paid if the claim is directly or indirectly attributable to any of the following:

- Conditions listed on the 'Key exclusions on Life Cover'.
- Any form of war (whether declared or not).
- Intentional self-inflicted injury.
- Alcohol, drug or chemical abuse or misuse. This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - over consumption of alcohol
  - misuse, including overdose, of drugs, whether lawfully prescribed or otherwise
  - taking controlled drugs otherwise than in accordance with a lawful prescription
  - solvent abuse.
- Mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome.
- Acquired Immunodeficiency Virus Syndrome (AIDS), AIDS related complex, infection by a human immunodeficiency type virus (HIV) or the presence of antibodies to such a virus.

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# Health is wealth

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Overwork, environmental stress, obesity, unhealthy diet... modern urbanites are prone to health problems. While you aspire to live life to the full, you cannot ignore the risk of getting ill. Suffering from a critical illness does not necessarily mean your lifestyle will be impacted.

With Critical Illness Cover, we are here to support your every step towards recovery. It can help relieve financial burden and worries on the costs for suitable medical treatments and care you need. Most importantly, ensuring your financial commitments to your family or your business are honoured without disruption even if you choose to be off work for a period of time or perform a part-time job when you return to work.

## Critical Illness Cover

### Protection against 53 critical illnesses and disabilities

Critical Illness Cover protects you against 53 critical illnesses and disabilities by offering the sum assured, keeping you at ease from the potential devastating financial impact of critical illness. You may choose the amount of Critical Illness Cover you need before age 60 and the protection can continue till age 80.

For Angioplasty, we will provide a payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy). This benefit is payable once only for the life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

For joint life policy, we will provide an angioplasty payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy) for each life assured. This benefit is payable once only for each life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

Please note that the fixed death benefit of GBP 2,000 / EUR 3,000 / USD 3,600 / HKD 28,000 will be paid out if the life assured dies within 28 days of the first diagnosis of critical illness that meets our policy definition.

### Guaranteed premium for every five years

Also, the premiums for the first five years are guaranteed. We will review the premiums after this and every five years thereafter<sup>5</sup>.

### Compassionate death benefit

To provide you with extra protection, we will pay a fixed death benefit of GBP 2,000 / EUR 3,000 / USD 3,600 / HKD 28,000 if death happens during the cover term. The policy will then cease for single coverage.

For joint life policy, we will pay a fixed death benefit of GBP 2,000 / EUR 3,000 / USD 3,600 / HKD 28,000 on the death of the first life assured. The policy will continue if the surviving life assured continues to pay premiums. If no other benefit claim is made, a further fixed death benefit of the same amount will be paid after his/her death and the policy will then cease.

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# Your total crisis manager

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To accommodate the changing needs throughout your life journey, a comprehensive protection can help you shield out the adversity. With Life or Earlier Critical Illness Cover, we take care of your life and critical illness protection needs.

## Life or Earlier Critical Illness Cover

Life or Earlier Critical Illness Cover pays out the sum assured if the life assured either dies during the cover term, is diagnosed with a terminal illness<sup>3</sup> or is diagnosed with a critical illness that meets our policy definition. The cover will cease when the benefit is paid.

### Protection against 53 critical illnesses and disabilities

We provide coverage of 53 critical illnesses and disabilities with the sum assured paid out, offering you peace of mind from the potential devastating financial impact of critical illness. You have the option to choose the cover term and sum assured from age 19 and we will protect you until age 80.

For Angioplasty, we will provide a payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy). This benefit is payable once only for the life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

For joint life policy, we will provide an angioplasty payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy) for each life assured. This benefit is payable once only for each life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

## Key exclusions on Critical Illness Cover and Life or Earlier Critical Illness Cover

Critical Illness and Disability Benefit will not be paid if the claim is directly or indirectly attributable to any of the following:

- Conditions listed on the 'Key exclusions on Life Cover'.
- If the life assured is first diagnosed of a critical illness or disability within 90 days of the date we assume risk or subsequent reinstatement of the policy.
- If the life assured dies within 28 days upon diagnosis of critical illness or disability (only applicable for Critical Illness Cover).
- Any form of war (whether declared or not).
- Intentional self-inflicted injury.
- Alcohol, drug or chemical abuse or misuse (applicable to claims in respect to apallic syndrome, cardiomyopathy, chronic relapsing pancreatitis, coma, impairment of daily activities, liver failure and Parkinson's disease). This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:
  - over consumption of alcohol
  - misuse, including overdose, of drugs, whether lawfully prescribed or otherwise
  - taking controlled drugs otherwise than in accordance with a lawful prescription
  - solvent abuse.
- Mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome (applicable to impairment of daily activities).
- Acquired Immunodeficiency Virus Syndrome (AIDS), AIDS related complex, infection by HIV, or the presence of antibodies to such a virus. This exclusion will not apply in respect of a claim under 'HIV infection - caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation' as set out in the policy conditions.



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# List of critical illnesses and disabilities

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The critical illnesses we cover are:

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| 1 Alzheimer's disease~                               | 27 Impairment of daily activities~       |
| 2 Angioplasty*                                       | 28 Kidney failure                        |
| 3 Aorta graft surgery                                | 29 Liver failure                         |
| 4 Apallic syndrome                                   | 30 Loss of limbs (hands or feet)         |
| 5 Aplastic anaemia                                   | 31 Loss of speech                        |
| 6 Bacterial meningitis                               | 32 Major organ transplant                |
| 7 Benign brain tumour                                | 33 Medullary cystic disease              |
| 8 Blindness  | 34 Motor neurone disease                 |
| 9 Cancer   | 35 Multiple sclerosis                    |
| 10 Cardiomyopathy                                    | 36 Muscular dystrophy                    |
| 11 Chronic adrenal insufficiency (Addison's disease) | 37 Myasthenia gravis                     |
| 12 Chronic organic brain disease~                    | 38 Necrotising fasciitis or gangrene     |
| 13 Chronic relapsing pancreatitis                    | 39 Open heart surgery                    |
| 14 Coma  | 40 Other serious coronary artery disease |
| 15 Coronary artery by-pass grafts                    | 41 Paralysis of limbs                    |
| 16 Creutzfeldt-Jakob Disease                         | 42 Parkinson's disease~                  |
| 17 Deafness  | 43 Poliomyelitis                         |
| 18 Dementia~   | 44 Primary pulmonary hypertension        |
| 19 Dissecting aortic aneurysm                        | 45 Progressive scleroderma               |
| 20 Ebola   | 46 Progressive supra nuclear palsy       |
| 21 Elephantiasis                                     | 47 Respiratory failure                   |
| 22 Encephalitis                                      | 48 Severe rheumatoid arthritis~          |
| 23 Fulminant viral hepatitis                         | 49 Stroke                                |
| 24 Heart attack                                      | 50 Systemic lupus erythematosus          |
| 25 Heart valve replacement or repair                 | 51 Terminal illness                      |
| 26 HIV infection                                     | 52 Third degree burns                    |
| – Blood transfusion                                  | 53 Traumatic head injury                 |
| – Assault  |  |
| – Occupation^  |  |

~ At the age of 65, the coverage will end.

\* For Angioplasty, we will provide a payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy) for each life assured. This benefit is payable once only for each life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

^ The eligible occupations for HIV caught at work are:

- a member of the medical or dental professions
- a police, prison or fire officer
- a pharmacist, laboratory assistant or an employee in a medical facility.

Full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy conditions and the 'Guide to critical illness and disability', copies of which are available on request. These typically use medical terms to describe the illness and in some cases the cover may be limited.



# Plan summary

Plan type	Life Cover	Life Cover with Total & Permanent Disability	Critical Illness	Life or Earlier Critical Illness Cover															
Cover basis	Single life or joint life																		
Issue age (age next birthday)	19 - 75	19 - 55	19 - 60	19 - 60															
Cover term	Minimum: 1 year Maximum: up until age 80	Minimum: 5 years Maximum: up to age 80 except for Total and Permanent Disability which ends at age 65	Minimum 5 years Maximum: up to age 80 <sup>6</sup>	Minimum 5 years Maximum: up to age 80 <sup>6</sup>															
Premium payment term	Same as cover term																		
Premium structure	Premiums are guaranteed for the whole term		Premiums are guaranteed for the first five years only and will be reviewed every five years thereafter <sup>5</sup>																
Currency <sup>7</sup>	UK sterling (GBP) / Euro (EUR) / US dollars (USD) / HK dollars (HKD)																		
Premium payment frequency <sup>8</sup>	1 - 4 years: Annually 5 or more years: Monthly or annually		Monthly or annually																
Minimum premium	<table><tr><th>Currency</th><th>GBP</th><th>EUR</th><th>USD</th><th>HKD</th></tr><tr><td>Monthly</td><td>17</td><td>25</td><td>30</td><td>250</td></tr><tr><td>Annually</td><td>170</td><td>250</td><td>300</td><td>2,500</td></tr></table>				Currency	GBP	EUR	USD	HKD	Monthly	17	25	30	250	Annually	170	250	300	2,500
	Currency	GBP	EUR	USD	HKD														
	Monthly	17	25	30	250														
Annually	170	250	300	2,500															
Minimum sum assured	GBP 10,000 / EUR 15,000 / USD 17,500 / HKD 150,000																		
Maximum sum assured	GBP 11,000,000 EUR 16,280,000 USD 19,470,000 HKD 154,000,000	GBP 1,400,000 EUR 2,000,000 USD 2,500,000 HKD 20,000,000	GBP 847,500 EUR 1,254,300 USD 1,500,000 HKD 11,865,000																
Premium adjustment	<ul style="list-style-type: none"><li>Premium can be reduced at any premium due date for monthly mode and at anniversary date for annual mode, subject to the minimum premium and sum assured. Reduction of premium will result in reduction of the sum assured accordingly</li><li>Increase of premium and/or sum assured will be processed via a new application, which will require underwriting in compliance with the minimum premium and/or sum assured criteria for the Plan</li></ul>																		
Payment options	<ul style="list-style-type: none"><li>Monthly payment: banker's standing order, credit card or direct debit authorisation</li><li>Annual payment: bank draft, banker's standing order, cheque, credit card, direct debit authorisation or telegraphic transfer</li></ul>																		



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# Summary information document

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- This is a summary of the International Protector Asia product and does not contain the full terms of the policy. Please refer to the policy conditions for the full and complete terms and condition, any definitions and exclusions that may be applicable.
- The regulated entity issuing this product is Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA.
- This product is a flexible protection product and offers the following type(s) of insurance cover: Life Cover, Life Cover with Total and Permanent Disability, Life or Earlier Critical Illness Cover, or Critical Illness Cover.
- The significant features and benefits of this product are: Flexible cover options; comprehensive life and critical illness protection and a wide range of payment and cover period options.
- The Key exclusions on Life Cover, Key exclusions on Total and Permanent Disability, Key exclusions on Critical Illness Cover and Life or Earlier Critical Illness Cover.
- Cover term varies depending on the option(s) chosen.
  - For life cover, this is from one year to a maximum of 80 attained.
  - For life cover with Total & Permanent Disability, this is from five years to a maximum of 80 attained except for total and permanent disability which ends at age 65.
  - For critical illness this is from five years to a maximum of 80 attained.
  - For life or earlier critical illness cover this is from five years to a maximum of 80 attained.

More detail on cover term is shown in the Plan Summary section.
- We recommend that you review and update the cover periodically to ensure that it remains adequate.
- If you wish to cancel your policy, you should do so and inform us within 30 days after receiving the policy and the right to cancel notice. Such notice must be signed by you and received directly by Friends Provident International at 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong.
- For any claim, please contact Friends Provident International Limited at 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 3550 6188, facsimile: +852 2868 4983 or email: customerservicing@fpihk.com.
- For any complaint, please contact Friends Provident International Limited at 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 3550 6188, facsimile: +852 2868 4983 or email: customerservicing@fpihk.com. Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man. Please note that some telephone communications with Friends Provident International are monitored.
- Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

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# Important information

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- 1 Accelerated Life Cover applies to Life Cover, Life with Total and Permanent Disability Benefit or Life or Earlier Critical Illness Cover with a cover term of three or more years.
- 2 The Life Cover Benefit will be paid earlier as Accelerated Life Cover Benefit and the policy will end once the benefit has been paid.
- 3 Terminal illness means an advanced or rapidly progressing incurable illness, where in the agreed opinion of two independent medical consultants and our Chief Medical Officer, the life expectancy is no greater than 12 months.
- 4 Total and Permanent Disability Benefit will be payable when the policy is still in force and the total and permanent disability of the life assured continues for at least 183 days.
- 5 Premium review notification will be issued at least 30 days before the premium review date. Policyholder should inform us at least 14 days before the premium review date to maintain current premium and reduce the sum assured accordingly.
- 6 Certain illnesses will drop off at the age of 65. Please refer to the illness definitions in the 'Guide to critical illness and disability'.
- 7 Premium currency cannot be changed throughout the premium payment term and premiums and sum assured must be in the same currency. Premiums must be paid in the same currency as the policy currency.
- 8 Premium payment frequency can be altered at a policy anniversary date only.

## Product information

This product is subject to underwriting. This product brochure is for reference only and is indicative of the key features of the product. It does not include all the definitions, exclusions and terms and conditions.

We recommend that you review the relevant product materials including the full terms and conditions provided to you and seek independent advice for your protection needs. Please refer to the policy conditions for the exact and complete terms and condition, definitions and exclusions.

## Key product risks

### Non-payment of premium

- 1 You should pay the premiums on time throughout the premium payment term. Friends Provident International allows one calendar month's grace period after the premium due date for paying each premium. If a premium is still unpaid at the expiration of the grace period, the policy will be terminated and you will lose the cover. Please note that once the policy is terminated, the cover will cease. You will not get back any of your premiums and the plan has no cash value at any time.

### Exchange rate and currency risk

- 2 Where the policy currency is denominated in a foreign currency, the policy is subject to currency risk such as the potential changing political and economical conditions. If your home currency is different from the policy currency, please note that exchange rate fluctuation between your home currency and the policy currency will have a direct impact on the amount of premium required and the value of benefit(s) to be received.

### Inflation risk

- 3 The cost of living in future may increase due to inflation, therefore the level of cover under this policy may not be sufficient to meet your increasing protection needs in future.

### Premium review and adjustment

- 4 In order to provide you with continuous protection, we will review and adjust the premium of 'Life or Earlier Critical Illness Cover' or 'Critical Illness Cover' at the fifth anniversary of the effective date of the policy or the date of any reinstatement of the policy, where applicable, and every five years thereafter. Notification will be issued at least 30 days before the premium review date. If the predicted cost of providing benefits is higher than expected, you can either increase your premiums to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your premiums the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your premiums will be reduced.

During the review, we will consider the following factors:

- Future claims
- Future investment returns on premium income
- The number of policyholders who stop their policies early
- Inflation
- Taxation
- Legislation
- The amount of money we are required to hold as financial reserves which we set aside for future claims
- The amount of money we are required to pay to reinsurance companies, who we share the cost of providing cover and settling claims with, in respect of the assumptions shown in this condition.

# Important information (cont.)

## Key product risks (cont.)

Termination conditions

- 5 Your policy will be terminated on the earliest of the following events:
- For Life Cover, Accelerated Life Cover, Total and Permanent Disability Benefit and Life or Earlier Critical Illness Cover, the death of the life assured for single life policy and the first death of the life assured for joint life policy; for Critical Illness Cover, the death of the life assured for single life policy and the death of the last life assured for joint life policy.
  - The cover term ends.
  - The maximum ceasing age for the eldest life assured is reached.
  - The payment of the benefit following a claim for Life Cover, Accelerated Life Cover, Critical Illness and Disability Benefit or Total and Permanent Disability Benefit.
  - When you have exercised your right to cancel the policy during the cooling-off period and have received a refund of your premiums paid.
  - The end of the one calendar month's grace period if the premium due remains unpaid.

## Cooling-off rights

The cooling-off period is a period during which life insurance policyholders may cancel their policies and get back their premium(s) paid. After your policy is issued, you or your representative will be sent information confirming details of your policy and this will include the right to cancel notice which details how to exercise your right to cancel your policy. If you wish to cancel your policy, you should do so and inform us within 30 days after receiving the policy and the right to cancel notice\*. You then need to return the notice to us. Please refer to the cooling off initiative applicable to the insurance plan from time to time for further information.

Should you wish to exercise your right to cancel during the cooling-off period, a written notice must be given to Friends Provident International. Such notice must be signed by you and received directly by Friends Provident International at 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong.

\* Since the exact date a policyholder receives the policy or the right to cancel notice varies, for the purpose of avoiding confusion, we assume policyholder receives them 7 working days after the date of the delivery unless there is adequate proof to the contrary.

## Governing law

Each policy is governed by and shall be construed in accordance with the laws of the Isle Man. However, this will not preclude the right to bring legal action in a Hong Kong court.

## Isle of Man policyholder compensation

Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence.

## Tax information

Any personal tax liability will depend on your country of residence and your personal circumstances and we recommend that you consult your professional adviser in respect of any possible taxation consequences. Friends Provident International is not liable to any personal tax consequences or future tax or legislative changes. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

If the policy is set up in the name of or transferred into the ownership of a company, we recommend that professional advice is obtained about any possible taxation of benefits under the policy.

## Data privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy - please visit <https://www.fpinternational.com.hk/legal/privacy-and-cookies.jsp> to view the full policy or this can be provided on request from our Data Protection Officer.

## Enquiries and complaints

For any enquiries, claims or complaints, please contact Friends Provident International Limited at 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 3550 6188, facsimile: +852 2868 4983 or email: [customerservicing@fpihk.com](mailto:customerservicing@fpihk.com). Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Please note that some telephone communications with Friends Provident International are monitored.

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