

Protecting what matters

Life changes. Be prepared. Be protected.





Why choose Friends Provident International?

Friends Provident International has over 40 years of international financial services experience and our heritage dates back over 180 years. We provide savings, investment and protection products to customers in Asia and the Middle East.

With offices in UAE, Hong Kong, Singapore and the Isle of Man, we have more than 340 staff worldwide. We look after the savings, protection and investment needs of more than 140,000 customers and we are committed to helping them achieve their financial goals.

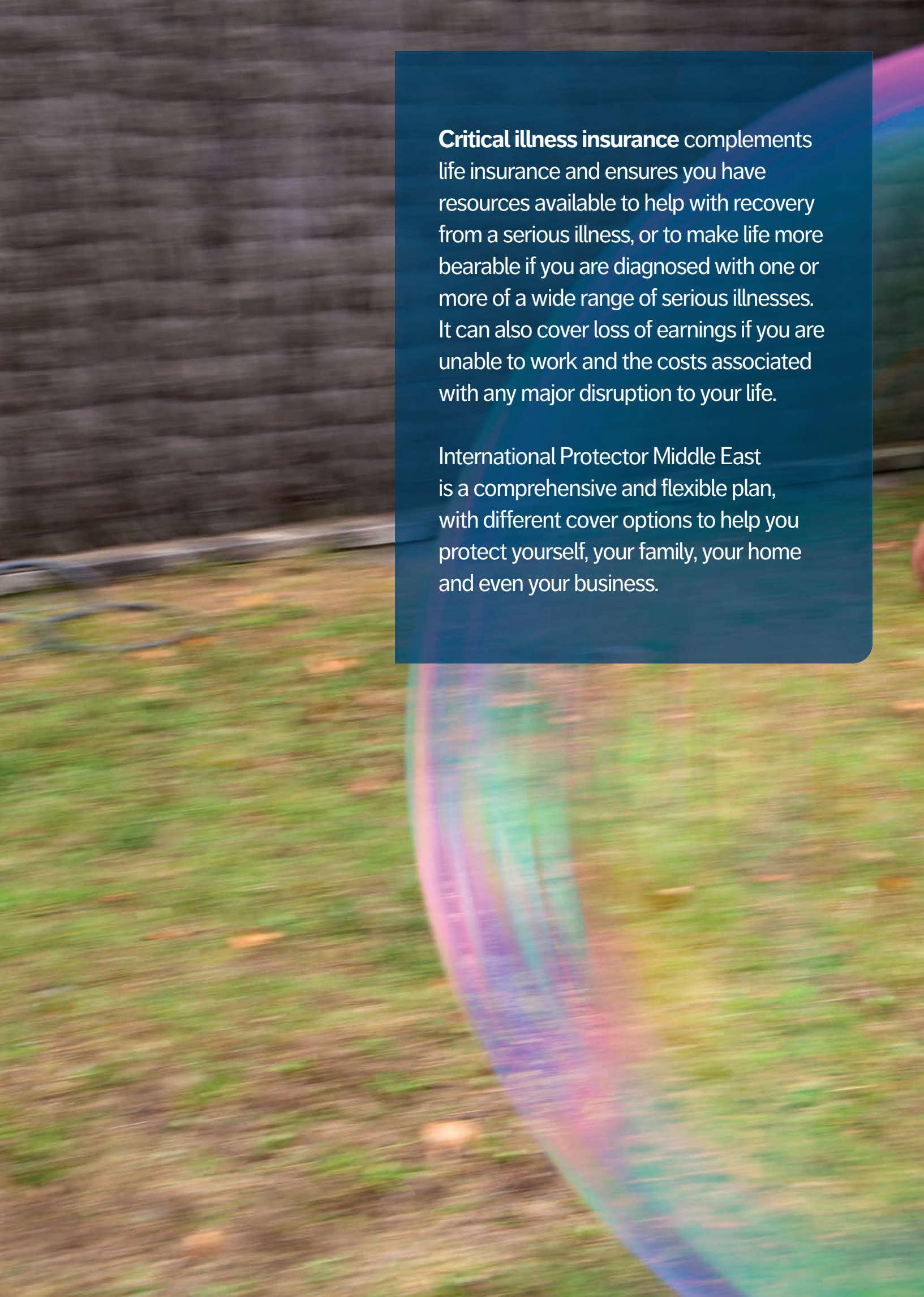
Importance of protection

Life and critical illness insurance is the cornerstone of any robust financial planning. It can protect your family, your home and your business against your premature death or serious illness.

Life insurance can support those you care about - it can help mitigate the impact of your death on your family's finances.

For instance, life insurance can ensure your children complete their education even if you are not around to celebrate their graduation with them.

Depending on your situation, the proceeds of a life insurance policy can be used to discharge a mortgage or other debts, pay for repatriation costs or funeral expenses, as well as any income or estate taxes.



Critical illness insurance complements life insurance and ensures you have resources available to help with recovery from a serious illness, or to make life more bearable if you are diagnosed with one or more of a wide range of serious illnesses. It can also cover loss of earnings if you are unable to work and the costs associated with any major disruption to your life.

International Protector Middle East is a comprehensive and flexible plan, with different cover options to help you protect yourself, your family, your home and even your business.

If you're...

...single

Many single people probably think they don't need life or critical illness insurance, but there are exceptions.

For example if you have significant debt - such as a mortgage - you would want it repaid if anything were to happen to you. If you provide financial support for your family, and would like that to continue should you die or become seriously ill, you need life and critical illness insurance.

...married

When you're building your life with your spouse, the foundations you are laying need the protection that life and critical illness insurance provides. You and your spouse may use your combined incomes to take on more financial obligations, such as renting a larger apartment, buying a new home or new cars and possibly having children.

A surviving spouse's income may not be enough to pay off debts such as a home loan, credit card balances and car loans, let alone cover daily living expenses.

...a parent

If you are a parent, with children of any age, you have a responsibility to ensure that you have enough life and critical illness insurance to safeguard your children's future.

Think about whether your family would be able to maintain its current standard of living if one or both parents were to die prematurely, suffer an accident or were diagnosed with a serious illness. Could the family continue to meet its financial obligations - from paying the rent to meeting the cost of education, or even daily living expenses?

...retired

A life insurance policy can help to reduce the stress on loved ones in the event of your death. The proceeds of a life insurance policy are payable immediately, allowing your heirs to take care of taxes, funeral costs and any debt without having to hastily liquidate other assets.

...a business owner

Apart from taking care of your family, life and critical illness insurance can mitigate the impact on your business of the death or serious illness of your key personnel.

In most businesses, the loss of a key person would have a devastating impact and in the worst case scenario the business may have to close down. Having a protection plan in place will reduce the impact that a death or serious illness of a key employee would have on your business.

Cover to suit your needs

You can choose any of the different types of cover available:

- Life cover
- Life cover with total and permanent disability benefit
- Critical illness cover
- Life or earlier critical illness cover
- Mortgage protection

If you have an existing plan from another country, you should check if you are still covered while living in your current country of residence. Some providers will only offer cover if you reside in specific countries.



Don't confuse critical illness cover with medical insurance

Illnesses and accidents are always unexpected and can be expensive in terms of medical costs, loss of earnings and major disruption to your life.

Critical illness cover gives you the peace of mind that you will have the resources available to help with the costs associated with life after surviving a serious illness.

Medical insurance, while important will only cover related hospital bills but not the costs associated with life after surviving a serious illness.



It's not as expensive as you might think

Term insurance is the most cost effective way of providing life insurance and cover against a serious illness. While it will never acquire a surrender or maturity value, it does provide invaluable peace of mind.

For example, a 34 year old, non-smoking male could secure life cover of USD1 million for a monthly premium of USD110.95* and a critical illness cover of USD200,000 for a monthly premium of USD72.77*

The total cost would be USD183.72 per month - or to put it another way...



*Policy term 20 years

International Protector Middle East

International Protector Middle East (IPME) is a market-leading, award-winning term insurance product from Friends Provident International.

IPME is available for individuals or on a joint-life basis and can be written as a life, life or earlier critical illness or standalone critical illness policy. On life or earlier critical illness and standalone critical illness policies, free children's critical illness and disability benefit is included for up to three children per parent or legal guardian named as a life assured.

Benefits at a glance:

Cover choice

A range of cover to choose from, suitable for different circumstances.

Mortgage protection

Protect your family and your home with a policy that will pay off your mortgage should you die during the term of the plan.

Best Doctors[®]

In partnership with Best Doctors[®], we offer you access to the best medical minds in the world through a network of world-class medical experts that provide an expert second opinion.

As a result, Best Doctors[®] will ensure you are confident in your diagnosis and treatment.

Accidental death benefit cover

Free life cover of the lower of USD250,000 or the cover applied for, from the time a fully completed IPME application is received at FPI's offices.

This ensures that you are covered, in the case of death due to accident, for 60 days from the time you submit your application.

Advance claim payment

In the event of your death, we will offer your beneficiary the option to immediately apply for an advance* of USD10,000 from the full cover amount of your IPME policy before a claim decision and final settlement is made.

*This option is only available to qualifying cases - please read the product guide for details.

Flexible

Pay monthly or annually to suit your budget.

Currency options

Choose between three currencies: USD, GBP and EUR.

Portable

Take the plan with you if you relocate.

Next steps

It is easy to protect your future - simply speak with your financial adviser, fill out the application form and we will take care of the rest.

Before completing your application form, you should think about the following:

01 Level of cover

Consider your current lifestyle, your financial commitments and any assets you want to protect.

02 Your present and future

How would your present and future financial commitments be affected if you became seriously ill or worse, either now or in the future?

03 Taking advice

Speak with your financial adviser to see how an International Protector Middle East policy can support you and your financial planning needs.

To protect yourself, your family and your current lifestyle, visit our website at
www.fpinternational.com/products/ipme



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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 www.fpinternational.com/legal/privacy-and-cookies to view the full policy, or this can be provided on request.