



How can Friends Provident help?

All of us have to look after the present and plan for the future. And we all know that we could manage our lives better. But sometimes we need a little help.

Many people turn to their friends and family for advice. Which is fine. But they don't always know enough to give the best advice.

Friends Provident has the skill and experience to help with your financial planning in many ways – from the big things in your life, like choosing the right mortgage and looking after your family, to simply setting up a regular savings plan.

Why should you pay any attention to us? Well, Friends Provident is now one of the most successful investment and insurance groups in the United Kingdom. For over 160 years people have relied on our experience and expertise to provide protection and to provide security for their future.

And as a mutual company, Friends Provident is not owned by shareholders, so all profits are reinvested for the benefit of policyholders. We really do have your best interests at heart.

How Friends Provident can help

- Making sure you and your family have protection if trouble strikes
- Thinking about savings and investments
- Choosing the right mortgage*
- Planning for your retirement

Many people just hope for the best. That everything will turn out all right in their lives.

The truth is that life isn't like that. We all have to give some thought to planning our lives, to make sure we do the best we can for ourselves and for our families.

This brochure explains some of the different ways in which Friends Provident can help you, at every stage of your life. We have tried to make things clear and simple. And if you would like, we would be happy to visit you at home, at your convenience, to discuss your needs further or to explain things in more detail.

We hope that we can be of some help in making your life turn out the way you would like it to.

* YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

A life policy may be required. Written quotations are available on request.