

FPIL – Illustrations User Guide

ROW and Singapore

September 2010

**For advisers only.
Not for use with customers.**

Introduction

Friends Provident International is a leading provider of sophisticated financial products. We are part of the Friends Provident group of companies, one of the UK's most prestigious and pioneering financial organisations, established in 1832.

Over 30 years of international experience have enabled us to establish strong relationships with financial advisers in many parts of the world.

Friends Provident International Limited was established in 1978 and is based on the Isle of Man. It is regulated globally:

- Financial Services Authority (UK)
- Isle of Man Insurance & Pensions Authority
- Office of the Commissioner of Insurance (Hong Kong)
- Monetary Authority of Singapore
- United Arab Emirates Insurance Authority

Friends Provident International is justifiably proud of the products and services it provides and is delighted that others have recognised their value. They evidence a commitment to service that is, we believe, unrivalled in the industry.

Helping you to achieve your goals

With extensive experience, innovative product development and the very latest technology, Friends Provident International can provide you with the most sophisticated financial solutions.

To find out more – and experience the renowned Friends Provident International service for yourself – simply call or email your nearest office. We look forward to working with you, and to providing a service that exceeds your expectations.

For a broader view of our offering, please visit our website: www.fpinternational.com or www.fpinternational.com/singapore

For help with our illustrations application, please email: fpilillustrations@fpiom.com

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1 Installation

- 1.1 Go to the following FP web site location to download the latest Illustrations installer: <http://www.fpinternational.com/quotes/>
- 1.2 SAVE the file to your desktop (or another location that can easily be found). Double Click on the “Fpil.Illustrations.BrokerSetup.msi” file to start the installation processes.
- 1.3 You may be prompted by Windows to allow the installation to continue. Please click “Run” or “Allow” depending on the type of message you are prompted with. If you are not prompted, please continue with the installation process.

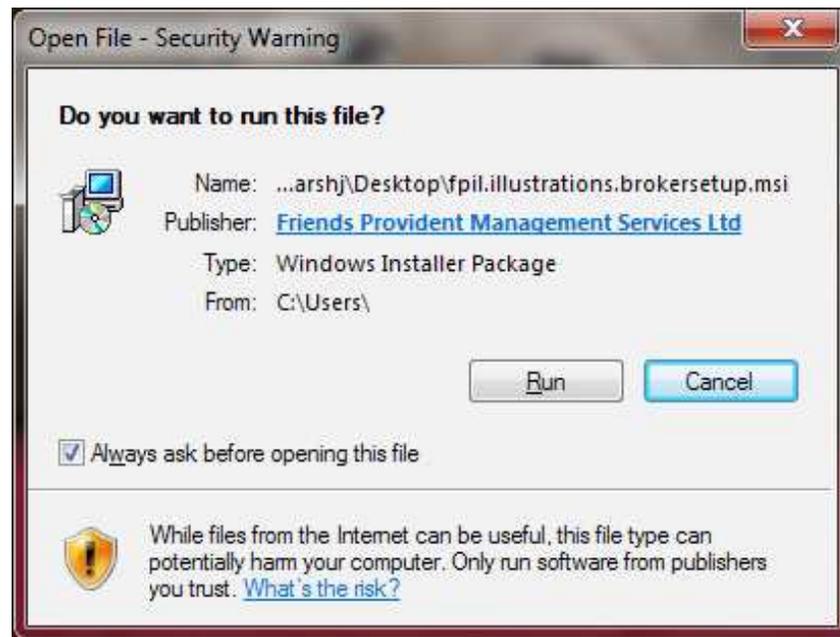


Figure 1

- 1.4 The installer will start, as follows:



Figure 2

- 1.5 Read and accept the License Agreement by selecting “I accept the agreement” and then click the “Install” button

1 Installation

- 1.6 After clicking Install - you may be prompted to allow the installation to continue, please click “Yes” to proceed.

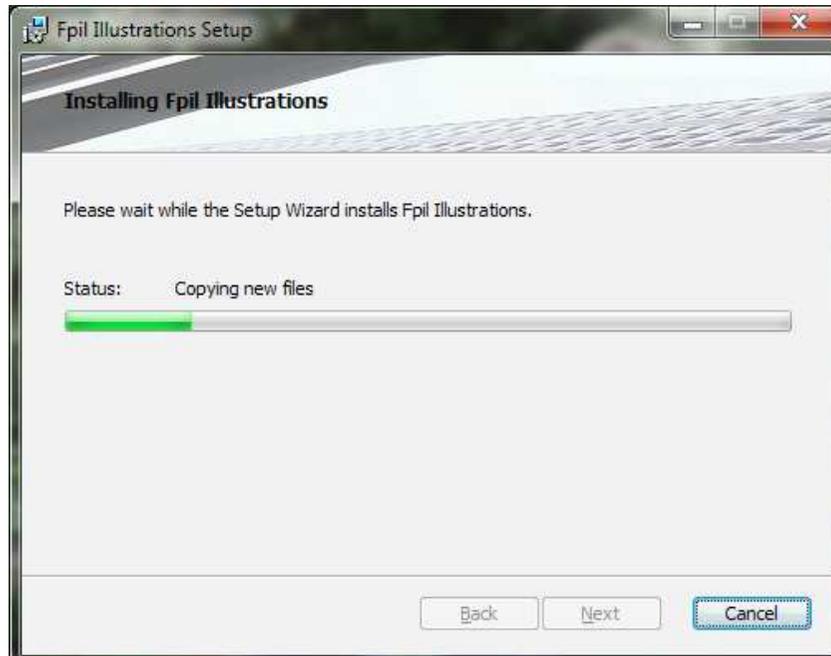


Figure 3

- 1.7 Click Finish to complete the installation.

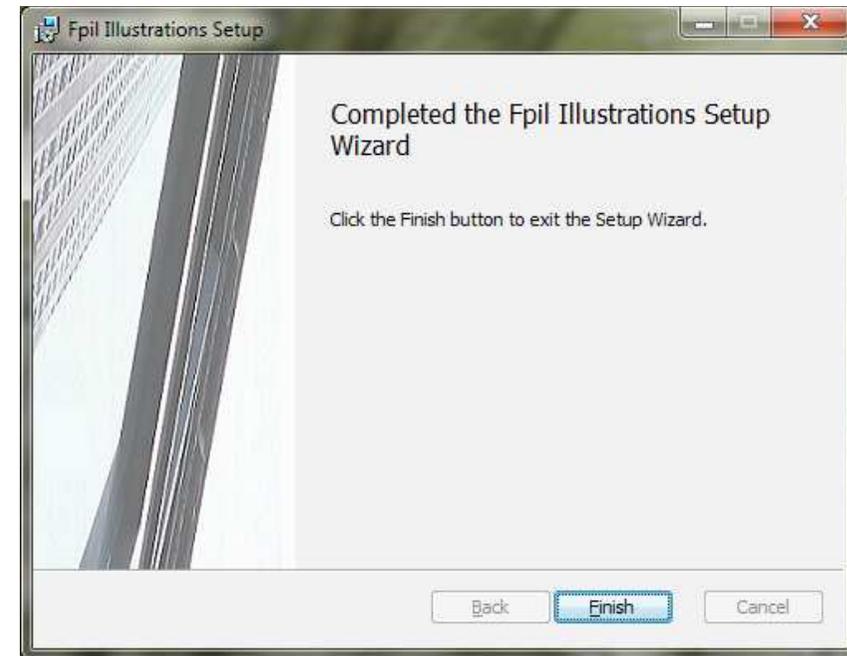


Figure 4

2 Illustrations Start-up

- 2.1 An Illustrations icon (Fpil Illustrations) will be available on the desktop – double-click the icon to launch the Illustrations application.
- 2.2 The Illustrations application can also be launched from the windows start menu:
START ⇒ All Programs ⇒ Fpil ⇒ Illustrations ⇒ Fpil Illustrations

3 On-line Illustrations Registration and Activation

3.1 If you do not have an internet connection, **please skip to section 4 for “Off-line activation”.**

If you are already registered on the FP Extranet, you can activate Illustrations immediately.

In the “Broker Registration” window select the radio-button next to *“I have confirmation of my Illustrations system from FPIL and wish to activate my Illustrations system.”* Enter your Extranet ID and Password and click on the activate button. This will download all your products and log you into the Illustrations system.

You can now skip to section 5 of this guide.

3.2 If you are not yet registered on the FP Extranet, please click on the “Register on the FPIL Extranet” link.

*After you have registered yourself on the Friends Provident Extranet service we will contact you by email to confirm that the account has been activated and provide login details. Until this occurs you will not be able to use the illustration application to produce illustrations.

Once you have received your ExtranetID and password, please return to step 3.1. (You can access this screen at any time via [Miscellaneous ⇒ Broker Registration])

3.3 To retrieve a forgotten Extranet ID or Password please click on either the “Forgotten ID?” or “Forgotten password?” links at the top of the “Broker Registration” window and follow the instructions on the web site.

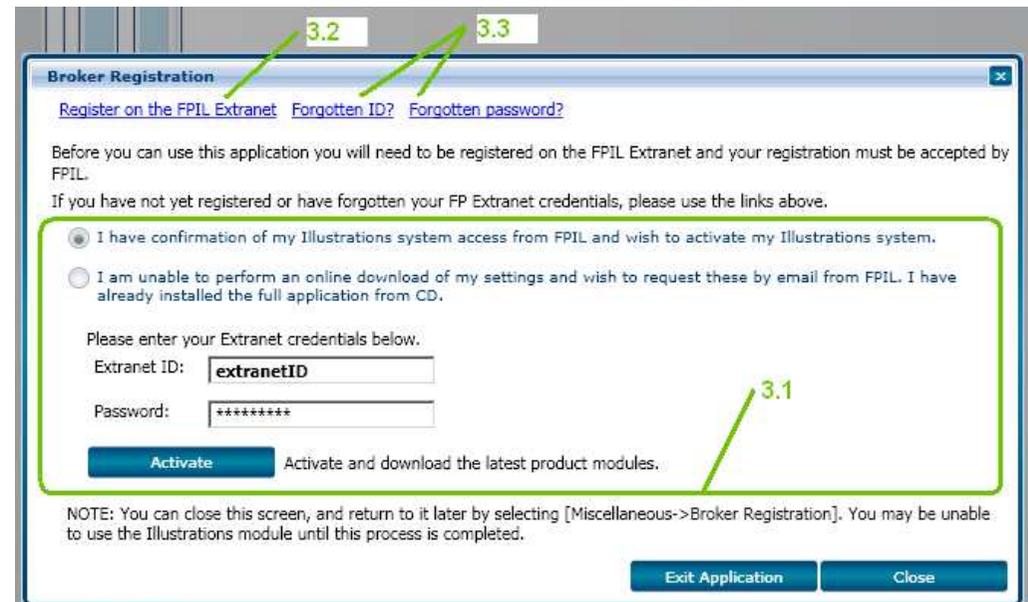


Figure 5

4 Off-line Illustrations Registration

- 4.1 In the rare circumstance that the online activation service is unavailable, please follow the email activation Steps 1 and 2 displayed under the following message: "Due to an FPIL system upgrade online activation is not currently available. Please follow the steps below to activate your system:" (See Figure 6).

Broker Registration

[Register on the FPIL Extranet](#) [Forgotten ID?](#) [Forgotten password?](#) 4.1

Before you can use this application you will need to be registered on the FPIL Extranet and your registration must be accepted by FPIL.

If you have not yet registered or have forgotten your FP Extranet credentials, please use the links above.

I have confirmation of my Illustrations system access from FPIL and wish to activate my Illustrations system.

I am unable to perform an online download of my settings and wish to request these by email from FPIL. I have already installed the full application from CD.

Due to an FPIL system upgrade online activation is not currently available. Please follow the steps below to activate your system:-

Step 1:

Please fill out your details below and then use the 'Send Request' button to send FPIL an authorisation request. (Alternatively you can use the 'Copy to Clipboard' option to generate text you can paste into your own email software.)

Broker Details.

Intermediary Name:

Office Address:

Telephone Number:

Personal Details.

Full Name:

Email Address:

Unique Illustrations Code:

Attempt to send authorisation request directly:

Copy prepared email to clipboard for pasting into a new email using your preferred email client:

Once you have sent a request to FPIL, you can close this registration screen. When you receive a reply, simply reload Illustrations to get back to this screen and then continue with Step 2 below.

Step 2:

Once you have received a reply from FPIL, save the data file onto your computer, then return to this screen to import the data file.

NOTE: You can close this screen, and return to it later by selecting [Miscellaneous->Broker Registration]. You may be unable to use the Illustrations module until this process is completed.

Figure 6

4 Off-line Illustrations Registration

- 4.2 If you are not able to download your settings, select the radio button next to “I am unable to perform an online download of my settings and wish to request these by email from FPIL. I have already installed the full application from CD” and follow Steps 1 and 2 to receive your Illustration settings and products in a data-file via email (See Figure 7)

Broker Registration

[Register on the FPIL Extranet](#) [Forgotten ID?](#) [Forgotten password?](#)

Before you can use this application you will need to be registered on the FPIL Extranet and your registration must be accepted by FPIL.

If you have not yet registered or have forgotten your FP Extranet credentials, please use the links above.

I have confirmation of my Illustrations system access from FPIL and wish to activate my Illustrations system.

I am unable to perform an online download of my settings and wish to request these by email from FPIL. I have already installed the full application from CD.

Step 1:

Please fill out your details below and then use the 'Send Request' button to send FPIL an authorisation request. (Alternatively you can use the 'Copy to Clipboard' option to generate text you can paste into your own email software.)

Broker Details.

Intermediary Name:

Office Address:

Telephone Number:

Personal Details.

Full Name:

Email Address:

Unique Illustrations Code:

Attempt to send authorisation request directly:

Copy prepared email to clipboard for pasting into a new email using your preferred email client:

Once you have sent a request to FPIL, you can close this registration screen. When you receive a reply, simply reload Illustrations to get back to this screen and then continue with Step 2 below.

Step 2:

Once you have received a reply from FPIL, save the data file onto your computer, then return to this screen to import the data file.

NOTE: You can close this screen, and return to it later by selecting [Miscellaneous->Broker Registration]. You may be unable to use the Illustrations module until this process is completed.

Figure 7

5 Updating Illustrations

The Illustrations system will automatically update itself if you are connected to the internet. You can force an update check at any time via the “Check for Updates” button within [Miscellaneous ⇒ Application Settings].

Automated update checking can be changed via the Updater application as follows:

- 5.1 To open FPI Updater you will first need to run the main Illustration application and right click on the Friends Provident icon in the system tray located in the bottom right hand side of your screen. Select “Settings” from the pop-up menu.
- 5.2 By default the Illustrations FPI Updater application checks for new Illustration updates every day. You can, however, alter the number of days between checks.
Select the option next to “Check for updates every [x] days”.
- 5.3 Alternatively, select the option next to “Check for updates manually”. This would mean that FPI Updater will not be checking for updates automatically. In this case you will need to click the “Check for updates now” link in FPI Updater or use the button in the main application [Miscellaneous ⇒ Application Settings] to check the availability of any new Illustration updates.

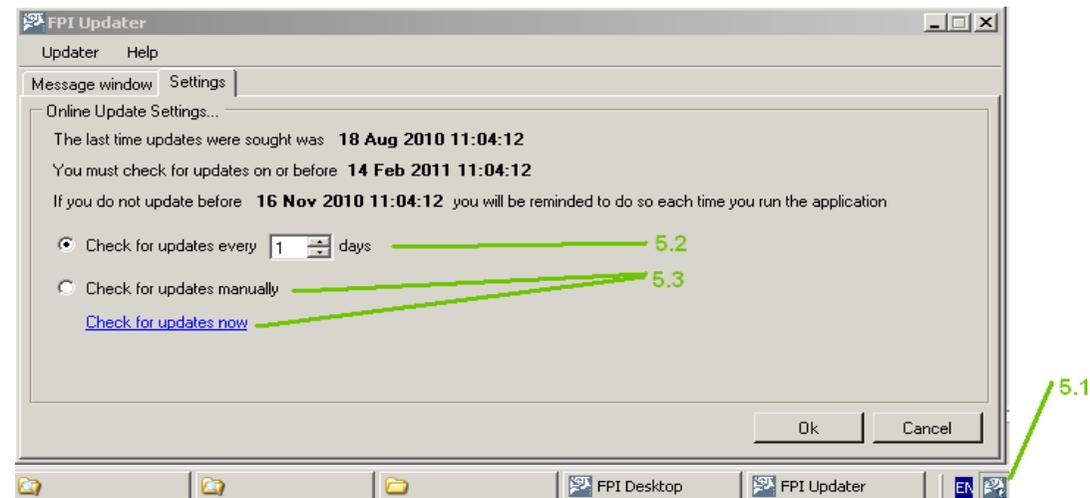


Figure 8

6 Illustrations Display

6.1 Main Illustrations Screen

6.1.1 When entering into the Illustrations system it will always start on the “main screen”, this is split into various parts (Figure 9).



Figure 9

6.1.2 All of the panels (displayed below in light blue) can be expanded or collapsed by clicking on them. As an example, Figure 9 shows the “Clients” panel as collapsed, one click on this panel will expand it to reveal its contents (Figure 10).

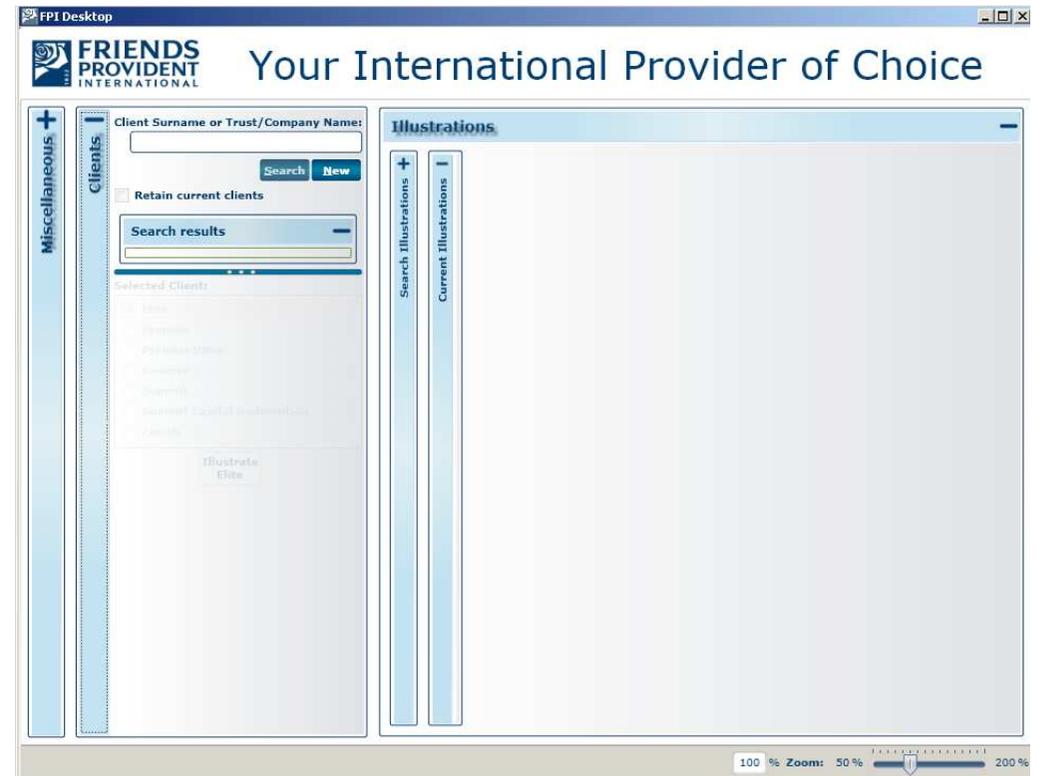


Figure 10

6 Illustrations Display

6.2 Illustrations main Expander Panels

6.2.1 “Clients” Expander Panel

- 6.2.1.1 From here you can either do a search for clients already existing within the database or create new client profiles.
- 6.2.1.2 If you click “New”, the “*Search results*” tab will open with a new Client form ready to be filled in.
- 6.2.1.3 Click the “*Save*” button to save the client profile to your Illustrations database.

Figure 11

Note:

Text boxes with a red outline is a validation error.

Placing your cursor over the red triangle in the corner of these validation notices causes a tooltip message to be displayed. This tooltip includes a brief explanation of what needs to be entered.

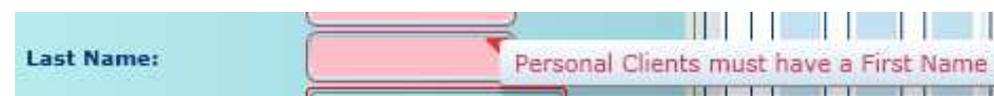


Figure 12

6 Illustrations Display

6.2.1.4 Search for existing clients by typing in a surname or just part of it in the text box under "Client Surname or Trust Name:" and click on the "Search" button.

6.2.1.5 Select a Friends Provident product in the section below the client form and click the "Illustrate [ProductName]" button or double-click on the product list to display the Illustrations form in the "Current Illustrations" panel.

6.2.1.6 "Quick Quote" is a way to generate a generic illustration with only the inputs on the "Premium" expander available.

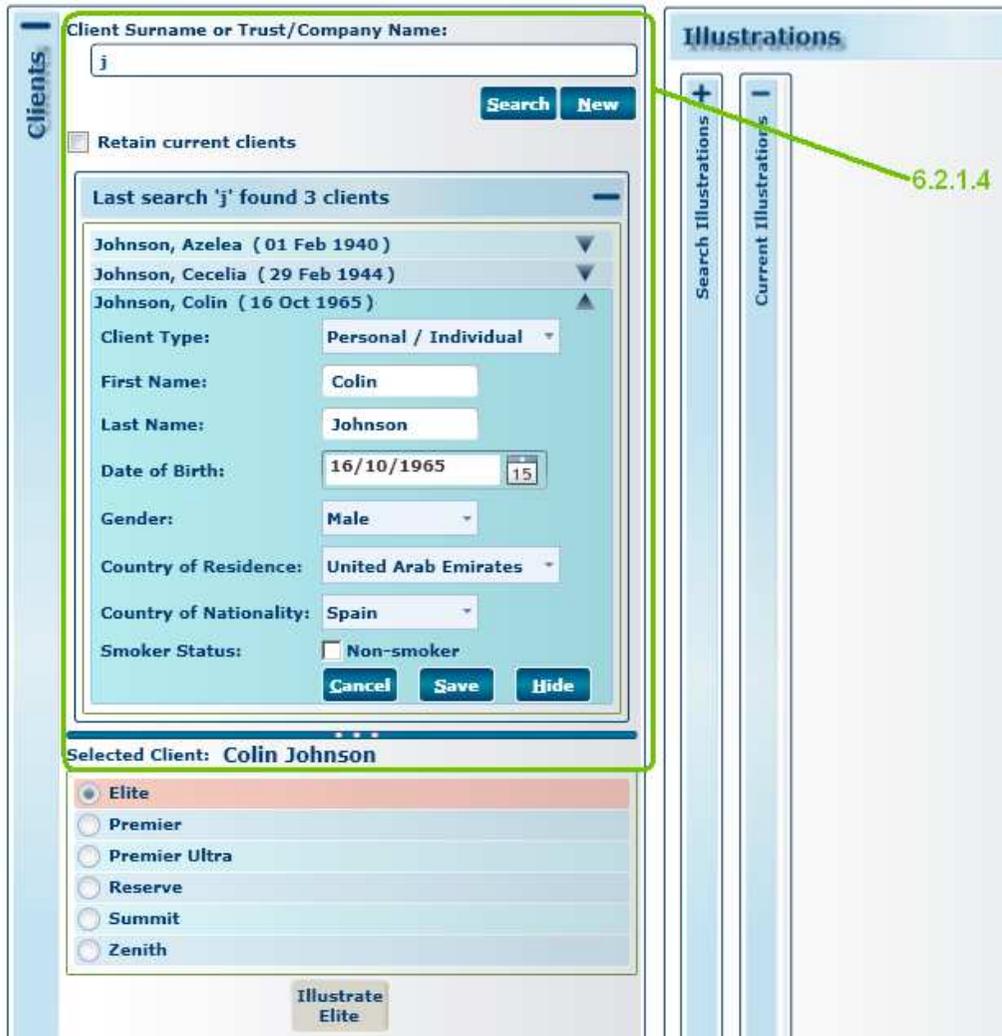


Figure 13

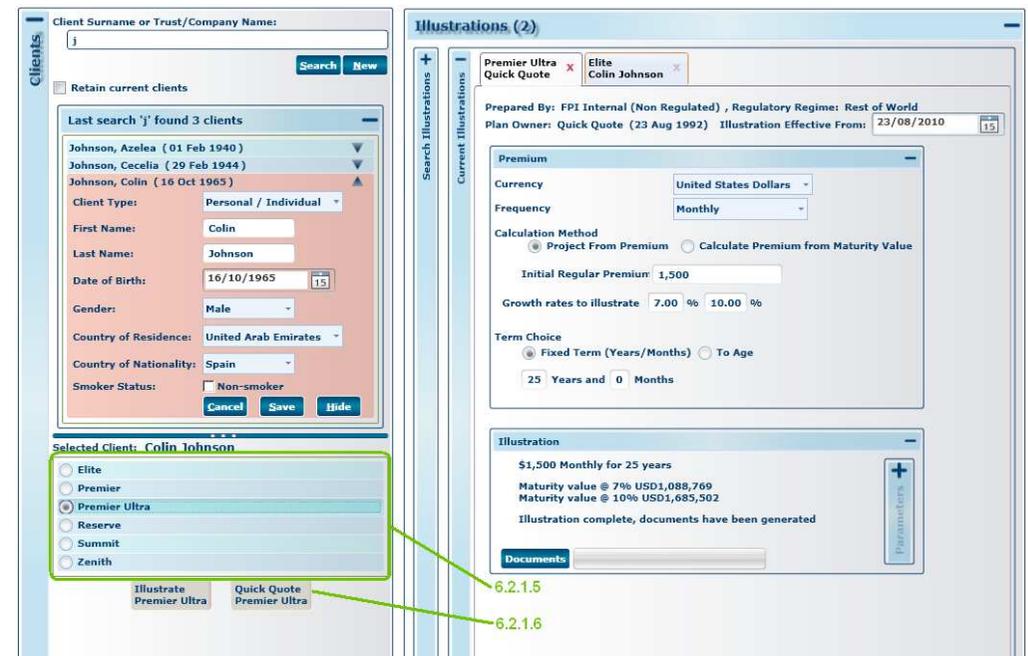


Figure 14

6 Illustrations Display

6.3 “Current Illustrations” Panel

(Please note that forms and options will vary between products)

6.3.1 Creating an Illustration

- 6.3.1.1 After a product has been selected from the “Clients” panel, the product form will be displayed in the “Current Illustrations” panel.

6.3.2 Illustrations Status Tabs

- 6.3.2.1 More than one illustration for the same or multiple clients can be opened, each illustration will appear as a new tab in the Current Illustrations expander section. The number of tabs that have been opened will be displayed in brackets in the “Illustrations” expander panel (Figure 15).
- 6.3.2.2 Tabs of illustrations that have been calculated and that have not been flagged with any validation errors will contain the product and client names in **Bold Text**. These Illustrations have documents ready to be viewed, simply click on the “Documents” button to view the PDF.
- 6.3.2.3 If an illustration has failed one or more validation checks the text within that tab will be displayed in **Red**.
The Illustration system will automatically cross check and validate information on the client form with the product that has been selected and with what has been entered on the product form. Open the Validation tab within the illustration to identify which parameters are failing validation.
- 6.3.2.4 If an Illustration is currently being calculated, its tab will display the product and client names in *italic* type.

Figure 15

6 Illustrations Display

6.3.3 Adding Clients to an Illustration

6.3.3.1 Select a new client from your list of clients in the Clients section.

Then, depending on the product, in the “Client Details” or “Plan Details” expander section within the Current Illustrations product page click on the “Add Client” button.

A list of clients that you have added will appear at the bottom of the “Additional Clients” block in the “Client Details” or “Plan Details” sections.

6.3.3.2 To remove a client from a specific Illustration, select the client listed on the “Client Details” or “Plan Details” section and then click the “Remove Client” button. (See Figure 16)

The screenshot displays the 'Clients' and 'Illustrations (2)' sections of the FPIL interface. In the 'Clients' section, a search for 'j' has found three clients. The client 'Johnson, Cecelia (29 Feb 1944)' is selected, and her details are shown: Client Type: Personal / Individual, First Name: Cecelia, Last Name: Johnson, Date of Birth: 29/02/1944, Gender: Female, Country of Residence: Hong Kong, and Country of Nationality: United Kingdom. In the 'Illustrations (2)' section, the 'Plan Details' for 'Cecelia Johnson' are shown, including the 'Add Client' button. Below this, the 'Selected Additional Client: Cecelia Johnson' is listed with a 'Remove Client' button. The 'Illustration' section shows a maturity value of £500,000 for 25 years.

Figure 16

6 Illustrations Display

6.3.4 Setting up Additional Life Cover

6.3.4.1 Expand the “Additional Life Cover” sub-panel, set the type of cover from the drop-down menu next to “Life Cover”:

- Single Life
- Joint Life first death

6.3.4.2 Add lives assured by selecting them from the Clients menu then click either the “Set as First Life” or “Set as Second Life” button options.

If the client has not already been created, click ‘New’ to create a new record. If the client has already been created, input the client surname and click ‘search’ to locate the required record.

6.3.4.3 Set premium protection cover for individual Lives Assured by selecting the tick-box next to “Include Premium protection”.

The screenshot displays the 'Clients' and 'Illustrations' sections of the software. In the 'Clients' section, a search for 'Johnson, Azelea' has been performed, showing search results for 'Johnson, Cecelia' and 'Johnson, Colin'. The 'Additional Life Cover' section in the 'Illustrations' panel is expanded, showing 'Life Cover' set to 'Joint Life first death' and 'Sum Assured' of 300,000. Below this, two 'Life Assured' sections are visible, one for 'Colin Johnson' and one for 'Azelea Johnson'. The 'Life Assured' section for 'Azelea Johnson' has the 'Premium protection cover' checkbox checked. Green callout boxes with numbers 6.3.4.1, 6.3.4.2, and 6.3.4.3 point to the 'Life Cover' dropdown, the 'Set as First Life' and 'Set as Second Life' buttons, and the 'Premium protection cover' checkbox, respectively.

Figure 17

6 Illustrations Display

6.3.5 Adding Withdrawals

6.3.5.1 Click on the “Withdrawals” expander within the Product form to expand the withdrawals section

6.3.5.2 Regular Withdrawals

- Select the tick-box next to “Regular Withdrawals Required”.
- Depending on the selected product, withdrawals can be set either as a fixed amount or a percentage of the premium.
- Set the Commencement and Completion dates from the dropdown menus next to “Commencing On” and “Completing On”

6.3.5.3 Single Withdrawals

- Click the “Add” button next to single withdrawals.
- Select specific Single Withdrawal dates from the dropdown menu under “Date” and enter the amounts under “Amount”
- Click on the “Delete” button next to a Single Withdrawal entry to remove it.

Illustrations (1)

Premier Colin Johnson

Prepared By: FPI Internal (Non Regulated) , Regulatory Regime: Rest of World
Plan Owner: Colin Johnson (16 Oct 1965) Illustration Effective From: 23/08/2010

Premium +

Withdrawals -

Regular Withdrawal Required

Income Required 1,500

Commencing On 23 Feb 2012

Completing On 23 Aug 2035

Frequency Monthly

Single Withdrawals **Add**

Date	Amount	Delete
23 Aug 2013	1,500	Delete
23 Feb 2012	1,500	Delete
23 Nov 2018	1,500	Delete
23 Sep 2030	1,500	Delete

Additional Life Cover +

Education Planning +

Illustration -

\$500,000 Monthly for 25 years, 1 Regular Withdrawal(s), 4 Single Withdrawal(s)

Maturity value @ 7% USD361,819,763
Maturity value @ 10% USD559,524,916

Illustration complete, documents have been generated

Documents

Parameters +

Figure 18

6 Illustrations Display

6.3.6 Education Planning

6.3.6.1 Enter Child name and click the “Add” button.

6.3.6.2 “Add/Update/Delete payments” sections.

- Set the First & Last school years.
- Enter the withdrawal amount for each term in the text-box next to “Termly Amount”

6.3.6.3 Click on the “Delete” button next to a projected termly withdrawal to remove it from the education planning table.

The screenshot displays the 'Education Planning' interface. At the top, there is a 'Child Name' field with 'Child3' and an 'Add' button. Below this, 'Academic year starts in' is set to 'January' for '3' terms, and 'Inflate school fees at' is set to '4.00 % per annum'. A section titled 'Add / Update / Delete payments' shows 'Child Name' as 'Danny'. Below this, another section for 'Add / Update / Delete payments' shows 'Child Name' as 'Karen', 'Inflate From' as 'January 2010', 'First Year' as '2016', 'Last Year' as '2020', and 'Termly Amount' as '3,000'. At the bottom of this section are buttons for 'Add / Update', 'Remove All', and 'Delete Child'. To the right, a table lists projected school fee withdrawals with columns for Date, Child, Amount, and a Delete button. Below the table, a text box states: 'School fee withdrawals will commence on the dates below and continue for the number of terms selected'. At the bottom of the interface, an 'Illustration' section provides a summary: '\$500,000 Monthly for 25 years, School fees for 2 child/ren, 1 Regular Withdrawal(s), 4 Single Withdrawal(s)', maturity values at 7% and 10%, and a 'Documents' button.

Date	Child	Amount	
23 Jan 2014	Danny	2,340	Delete
23 Jan 2015	Danny	2,433	Delete
23 Jan 2016	Danny	2,531	Delete
23 Jan 2016	Karen	3,796	Delete
23 Jan 2017	Danny	2,632	Delete
23 Jan 2017	Karen	3,948	Delete
23 Jan 2018	Danny	2,737	Delete
23 Jan 2018	Karen	4,106	Delete
23 Jan 2019	Karen	4,270	Delete
23 Jan 2020	Karen	4,441	Delete

Figure 19

6 Illustrations Display

6.3.7 When you have completed filling out the product form the illustration will be calculated. Once the tab shows in BOLD text, and you see the text “Illustration Complete, documents have been generated,” the illustration is complete. Click on the “Documents” button to show the Illustration PDF documents.

This will automatically archive the illustration to the database for future retrieval using the “Search Illustrations” function (explained in 6.4)

Illustrations (2)

Search Illustrations +

Current Illustrations

Premier Colin Johnson x Reserve Colin Johnson x

Prepared By: FPI Internal (Non Regulated) , Regulatory Regime: Rest of World
Plan Owner: Colin Johnson (16 Oct 1965) Illustration Effective From: 24/08/2010 15

Premium -

Currency: United States Dollars

Frequency: Monthly

Calculation Method
 Project From Premium Calculate Premium from Maturity Value

Initial Regular Premium: 150,000

Growth rates to illustrate: 7.00 % 10.00 %

Term Choice
 Fixed Term (Years/Months) To Age

25 Years and 0 Months

Premium Variations +

Withdrawals +

Additional Life Cover +

Education Planning +

Illustration -

\$150,000 Monthly for 25 years

Maturity value @ 7% USD108,861,756
Maturity value @ 10% USD168,340,909

Illustration complete, documents have been generated

Documents

Parameters +

6.3.7

Figure 20

6 Illustrations Display

6.4 Search Illustrations (Figure 21)

6.4.1 Any historically produced illustration can be searched for and retrieved from the “Search Illustrations” expander section.

6.4.1.1 Specific Illustrations can be searched for by filling the search criteria under “Owner” and/or “Illustration”.

6.4.1.2 A more general search of historically produced illustrations can be performed by only entering a “From Date” and “To Date” under “Illustration” then clicking the “Search” button.

6.4.1.3 You can open any historical illustration listed by either; double clicking on it, selecting the illustration and then clicking the “View Illustration” button or right clicking on the illustration and selecting “View Illustration”. This will open the original Illustration’s PDF in the PDF viewer.

6.4.1.4 The information used to produce the original illustration can be re-used to produce an up to date illustration. This is achieved by selecting the illustration from the list then either clicking on the “Copy to New Illustration” button or right clicking and selecting “Copy to New Illustration”.

A new Illustration will appear in the “Current Illustrations” expander, it will be automatically populated with the details from the original illustration, but with “today” as the illustration date. You can then amend details as necessary and produce a NEW illustration.

Location	Name	Date	Product	Description
network	Patrick Johnson	Thursday, August 19, 2010 3:42 F	Global Port	£150,000 for 40 years
network	Patrick Johnson	Thursday, August 19, 2010 8:50 /	Reserve	£150,000 for 10 years
network	Patrick Johnson	Wednesday, August 18, 2010 5:4	Reserve	£150,000 for 10 years
network	Patrick Johnson	Tuesday, August 17, 2010 3:55 PI	Reserve	\$750,000 for 25 years
network	Patrick Johnson	Tuesday, August 17, 2010 3:53 PI	Reserve	£50,000 for 25 years
network	Patrick Johnson	Tuesday, August 17, 2010 3:53 PI	Reserve	£50,000 for 25 years
network	Patrick Johnson	Tuesday, August 17, 2010 3:52 PI	Reserve	£50,000 for 25 years
network	Patrick Johnson	Tuesday, August 17, 2010 11:57 /	Premier CR	\$50,000 after 25 years (fund growth 4%)
network	Patrick Johnson	Tuesday, August 17, 2010 11:56 /	Premier CR	\$250 Monthly for 25 years
network	Patrick Johnson	Tuesday, August 17, 2010 10:47 /	Premier	Targetted income, 1 Regular Withdrawal(s)

Figure 21

7 File sizes

File sizes for downloads

Initial installer:	1.5MB
Full Install	58MB

Product sets

Elite:	2MB
Global Portfolio:	0.8MB
Global Term:	0.9MB
Global Wealth Builder:	1.5MB
Global Wealth Builder Plus:	1.4MB
Global Wealth Manager:	0.9MB
International Protector Asia:	4.5MB
International Protector Middle East:	4.2MB
International Protector Singapore:	4.4MB
Premier:	2.4MB
Premier Capital Redemption:	1.5MB
Premier Ultra:	2.1MB
Reserve:	3.5MB
Reserve Advance:	1.3MB
Summit:	1.0MB
Summit Capital Redemption:	0.7MB
Premier Ultra Capital Redemption:	1.5MB
Zenith:	1.8MB

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405
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

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong.

Singapore

Friends Provident International Limited (Singapore Branch)

63 Market Street, #06-05, Singapore 048942

Telephone: +(00)65 6327 4019 Fax: +(00)65 6327 4020

Website: www.fpinternational.com/singapore

Registered in Singapore No. F06835G

Authorized by the Monetary Authority of Singapore to conduct life insurance business in Singapore

Member of the Life Insurance Association of Singapore

Member of the Singapore Financial Dispute Resolution Scheme

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

Telephone: + 9714 436 2800 Fax: + 9714 438 0144

Email: dubaiservicing@fpinternational.com

Website: www.fpinternational.com/me

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 Insurance Authority to conduct life insurance and savings business