

WHY PIMS FOR TRUSTS?

Our open-architecture offshore bond allows your clients to build an investment portfolio, valued in one place, within a tax-efficient environment.



Its design makes it simple for you to match your clients' attitude to risk to a broad range of assets. With varied and numerous charging structures available, a host of online tools and access for your clients, it's easy to customise PIMS so that it works for you and for your clients.

- 1,000s of funds have a 0% initial charge
- 7 policy currencies (GBP, USD, EUR, CHF, AUD, HKD, JPY)
- Hold cash accounts in multiple currencies
- 10 deals free of dealing fee at outset
- Regular/one-off withdrawals
- Up to 85% access on day 1¹
- Succession planning - all RL360° trusts are free of charge
- Up to 6 lives assured
- Capital redemption
- Charging elements can be used individually or in combination, choose from:
 - Reduced allocation rate
 - Establishment fee (5yr/8yr/10yr)
 - Percentage administration fee (8 year exit/10 year exit)

Award-winning support

Award-winning Online Service Centre²

- Fast, reliable and secure access to policy and account information
- 24 hour access available for advisors, the trusts and their scheme members

Online dealing platform

- Contract notes (full history, not just online deals)
- Deal statuses
- Go to www.rl360adviser.com/online/firstuse/intro.htm to watch online tutorials

Here to help

- Asset transfers
- Illustrations
- Policy updates

¹ Subject to policy terms

² 2013 Professional Adviser International Fund and Product Awards - Best International Financial Adviser Portals.

1,000s
of funds with institutional discounts

7
policy currencies

24
hour access to policy information

5, 8, 10
year establishment fee options

In more detail**Consolidated reporting within PIMS reduces the time spent on administrative tasks:**

- Evaluate overall policy performance online – asset values are amalgamated into the selected policy currency on a daily basis.
- Tax returns – submit one valuation instead of individual valuations and dividend receipts for each investment.
- Asset transfers – managed by experienced staff.

Flexible and convenient

- Accessible assets – thousands to choose from, broad in asset class and number
- Ability to tailor portfolio to varying attitudes to risk.
- Hold multiple cash accounts – enabling proceeds to mitigate currency risk.
- Withdrawals – regular or ad hoc are straightforward to set up.

Tax efficiencies

- Tax and estate planning – whether removing the requirements for probate or reducing the value of an estate for IHT purposes, RL360°'s comprehensive range of trusts can be used in conjunction with PIMS to address a number of tax planning scenarios.

Isle of Man – offshore stronghold

- Tax efficient location.
- Offshore jurisdiction – provides access to investments from multiple locations, not restricted to the domestic market.
- Isle of Man Compensation of Policyholders protection scheme, which covers 90% (subject to the provisions of the scheme) of our liability where RL360° is unable to meet its financial obligations. For more information visit: www.gov.im/ipa/insurance/regulations/insurancepolicyholderprotection.xml

RL360° – financially robust

- B+ AKG rating – no other offshore company has a higher rating.
- Strong financial backing – Vitruvian, Munich Re and Royal London Group.

For more information about PIMS, please read the full PIMS literature suite, available to download from www.rl360adviser.com.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.