



# Why Oracle?

Providing access to a comprehensive range of funds with the potential for enhanced allocation and a loyalty bonus to boost fund values, Oracle can help your clients achieve their financial goals whatever they may be.

**Product features**

- o A single premium investment bond
- o Up to 6 lives assured
- o Up to 100 sub-policies
- o Choice of 7 policy currencies
- o Premiums can be paid in any freely tradable currency (subject to RL360° approval)
- o Increased allocation for larger premiums between 100% - 105%
- o Minimum premiums:
 

Currency	Initial premium	Additional premiums
GBP	20,000	2,500
EUR	24,000	3,000
CHF	30,000	3,750
USD	32,000	4,000
AUD	36,000	4,500
HKD	250,000	31,250
JPY	3,400,000	425,000
- o Additional premiums allowed at any time
- o Direct fund investment - no mirror funds
- o No limit to number of funds held in policy (subject to the minimum investment levels)
- o Access to over 210 funds (including currency variants) from industry leading fund managers.
- o No initial fund charges (the retail initial fund charges range from 0% - 6.38%)
- o No fund switch fees
- o Regular/one-off withdrawals available
- o Annual loyalty bonus on all premiums from their sixth anniversary
- o Option to appoint an investment adviser
- o Online fund switching
- o 24/7 access for online valuations
- o Available as a life assurance or capital redemption policy.

7

policy currencies

Up to

105%

allocation

Direct access to

210+

funds

0.50%

loyalty bonus

You can count on us



**Premium allocation**

USD (or currency equivalent)	Allocation rate
32,000 to 55,999	100%
56,000 to 79,999	101%
80,000 to 127,999	102%
128,000 to 199,999	103%
200,000 to 239,999	104%
240,000+	105%

**Minimum investment levels per fund**

Currency	Minimum
GBP	500
EUR	600
CHF	750
USD	800
AUD	900
HKD	6,250
JPY	85,000

**Policy charges****Establishment fee**

7.50% of the initial premium value will be collected over the first 5 years. The fee is 0.375% collected quarterly in arrears.

**Percentage administration fee**

Equal to 1.20% per year of the current policy value or the premiums paid if higher. The fee is 0.30% collected quarterly in arrears. The fee is payable for the life of the policy.

**Other fees and charges****External fund management charges**

Charges will vary according to the fund(s) chosen. The charge is levied by the fund manager and is reflected in the fund price.

**Investment adviser fee**

A fee of up to 1.0% per year of the policy value is available.

**Important notes**

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

For more information about Oracle, please read the full Oracle literature suite, available to download from [www.rl360adviser.com/oracle](http://www.rl360adviser.com/oracle).

This sales aid is a summary of the main benefits and features of investing in Oracle and does not mention any risks or conditions.