

WITH ORACLE, IT PAYS TO TOP UP

Did you know your clients can receive up to 5% extra allocation when they top up?



As you know, when your clients invest into Oracle they can receive extra allocation based on the size of their premium.

However, what you may not know is that this extra allocation isn't just for initial premiums – each top up may also qualify for extra allocation.

The more your client invests, the greater the allocation.

Each premium paid can qualify for up to 5% extra allocation.

How does this work?

The total of all in-force premiums will be used to calculate the allocation rate that's applied to the top up.

Please see the worked example in the table below:

Important notes

Each premium will be subject to its own establishment fee. The establishment fee is 7.50% of the premium paid, deducted over 5 years from the date the premium is applied to the policy.

If the policy is surrendered within 5 years from the date that the last premium is applied, a surrender fee will be deducted from the policy equal to any outstanding establishment fee due.

Extra allocation will also be subject to a surrender fee if the policy is surrendered within 5 years from the date the premium is applied to the policy. The fee will be equal to 100% of the extra allocation reducing at each anniversary by 20%

All premiums paid and any extra allocation will also be subject to an annual contract fee of 1.20% per year of the fund value or total premiums paid if higher.

“The more your client invests, the greater the allocation.”

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

Total premiums paid (USD):

250,000

Total extra allocation (USD):

7,750

Total invested (USD):

257,750

	Premiums (USD)	Cumulative premiums (USD)	Extra premium allocation %	Allocation rate applied (USD)	Extra allocation (USD)
Initial premium	100,000	100,000	2%	100,000 x 2%	2,000
1st Top up	50,000	150,000	3%	50,000 x 3%	1,500
2nd Top up	25,000	175,000	3%	25,000 x 3%	750
3rd Top up	25,000	200,000	4%	25,000 x 4%	1,000
4th Top up	50,000	250,000	5%	50,000 x 5%	2,500