



# LOYALTY BONUS: IT'S STRAIGHT FORWARD

To thank clients for investing with RL360, Oracle offers a regular loyalty bonus to its investors.

After the sixth payment anniversary and annually thereafter, a loyalty bonus of 0.50% of the fund value will be applied to the plan whilst it remains in force.

Add this together with generous allocation rates, 0% initial fund charges, no switching, dealing or custodian charges and direct access to a comprehensive fund range (no mirror funds); Oracle should be top of the list when talking to your clients.

The following tables provide some examples of the potential bonuses that could be achieved assuming an annual growth rate of 6% after the deduction of any external fund management charges.


The examples shown assume that all product charges have been deducted. Figures shown in this sales aid assume that a constant growth rate has been achieved. In practice fund growth will vary and future performance cannot be predicted.

## PAYMENT (USD):

\$250,000

## TOTAL BONUS VALUE (USD) AT YEAR 25:


\$81,960



| At year end | Fund value inc bonus | Fund value exc bonus | Value of bonuses |
|-------------|----------------------|----------------------|------------------|
| 10          | \$42,553             | \$41,505             | \$1,048          |
| 12          | \$47,145             | \$45,528             | \$1,618          |
| 15          | \$54,979             | \$52,304             | \$2,675          |
| 18          | \$64,114             | \$60,089             | \$4,025          |
| 20          | \$71,033             | \$65,913             | \$5,120          |
| 25          | \$91,775             | \$83,062             | \$8,713          |

## IMPORTANT NOTES

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



| At year end | Fund value inc bonus | Fund value exc bonus | Value of bonuses |
|-------------|----------------------|----------------------|------------------|
| 10          | \$400,292            | \$390,433            | \$9,859          |
| 12          | \$443,489            | \$428,272            | \$15,217         |
| 15          | \$517,178            | \$492,016            | \$25,162         |
| 18          | \$603,112            | \$565,248            | \$37,864         |
| 20          | \$668,195            | \$620,029            | \$48,166         |
| 25          | \$863,308            | \$781,348            | \$81,960         |

For further details on Oracle including the loyalty bonus, please refer to the Oracle literature suite available to download from [www.rl360adviser.com](http://www.rl360adviser.com).