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# 360° VISION

Take a closer look

You can count on us **RL**  
**360°**

# WELCOME TO OUR LATEST PRODUCTION

RL360° has been one of the great long-running success stories in international financial services. And now, with our recent management buy-out and acquisition of CMI, we've set the stage for further expansion.



**RL**  
**360°**

# THE 360° MANAGEMENT TEAM

- Supported in a management buy-out by private equity firm Vitruvian Partners in November 2013
- Further strengthened through support from global insurance giant MunichRe
- Former parent Royal London Group also retained a financial interest in us
- Full continuity of entire RL360° management team
- Independent actuaries AKG called us “a financially strong standalone operation with ... positive development potential.”
- No other international life company has a higher AKG rating than ours (B+)



# OUR DEGREE OF COMMITMENT

Our structure makes us different. We have no onshore life company parent “helping” us make decisions, so we are free to focus 100% on developing our proposition and tailoring services to you.

We have an unusually experienced and uniquely incentivised management team, fully driven to taking our business forward.

# SETTING THE SCENE FOR FURTHER GROWTH

In December 2015 we completed the acquisition of Clerical Medical International (CMI) from the Lloyds Banking Group.

Combining RL360° and CMI will make us even stronger. The RL360 Group now has 60,000 policyholders, in excess of \$10 billion assets under management and over 300 staff.

# A WINNING FORMULA

A great production deserves an outstanding venue. That's why we're based on the Isle of Man. We think you'd be hard pushed to find a more attractive place for your client's money.



# A WARM WELCOME TO THE ISLE OF MAN

- A well established global financial centre with an outstanding reputation for investor protection and security
  - Compensation scheme covers 90% of liability
  - Strict solvency margin requirements
- Strong sovereign credit rating of Aaa from Moody's
- Sophisticated financial supervision and regulation coupled with long-term financial stability
  - UK Crown Dependency
  - High degree of domestic, legislative and political autonomy.

# THE OFFSHORE ADVANTAGE

- Greater scope for tax efficiency
  - Investment in offshore bonds not subject to ongoing tax in the Isle of Man
  - Depending on residency, clients may be able to defer the payment of tax
  - May be easier to access money when you need it, in comparison to other investment structures
  - Policies are as portable and mobile as your clients.



# UPPING OUR GAME

In just 5 years we've nearly trebled our market share. Why? Because advisers like you have seen that RL360° offers products and service of a quality that our competition simply can't match.



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# THE HUMAN TOUCH – WITH A LITTLE HELP FROM OUR FRIENDS



We know service is crucial to win and retain your business. You're busy, and need access to the latest information wherever you are. So the internet is vital, and we're confident you'll love our award-winning website.

But we also recognise people do business with people, and sometimes you'll want to speak to a person. Human to human.

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# THE POWER OF ONLINE

- Our award-winning\* secure Online Services Centre is available to you and your clients. You can call on:
  - Comprehensive fund research facilities
  - A unique early warning dashboard
  - Intuitive and reliable online switching and dealing
  - Information on all your client's policies including valuations and transaction histories
  - A range of access levels to fit different types of businesses.
- We are currently launching straight-through online applications – helping you save time and money submitting new business

\* *Best International Financial Adviser Portal, in the 2013 Professional Adviser International Fund and Product Awards*

# DID WE MENTION THE HUMAN TOUCH?

- We constantly refine the human-to-human service too:
  - You can always speak to a person, not an automated phone system
  - At a time that suits you - we have local presence and extended Head Office opening hours
  - More business processing taking place in our regional offices meaning faster turnaround times
  - Dedicated trust and tax planning technical team and locally based sales teams
  - Improved servicing turnaround times.

# RUNNING RINGS ROUND THE COMPETITION

Our product range and vision circles around one big idea: to build and protect wealth for our clients.

It's why we exist. But what makes us different? And so much more intelligent and effective?



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# WE KNOW THE TERRITORY

- Deep understanding of the ex-pat lifestyle and needs of local nationals
- We offer investment, savings and protection products, complemented by a trust and tax planning service
- Operate exclusively through independent financial advisers – helping you develop your business is the only way we can develop our own
- Meeting advisers face-to-face and forming long-lasting relationships is something we believe we do better than any of our competitors.

# QUANTUM – THE FLEXIBLE PLAN FOR REGULAR SAVERS

Quantum is for clients who wish to save for substantial future expenditures, such as paying school or university fees, or supplementing income in retirement.

It's simple, affordable, accessible, and opens the way to investing into 150 + quality funds from world-leading managers.

## Quick facts

- Save from just USD320/month
- 7 policy currencies
- Up to 102% allocation
- 150+ funds to choose from
- Premium incentive up to 600% at outset and further extra allocations if premiums increase
- Loyalty bonus based on fund value at end of premium term
- Capital redemption variant
- Free (and online) switching

# PARAGON... FOR THOSE WHO KNOW GOOD THINGS ARE WORTH WAITING FOR

Paragon – with its substantial loyalty bonuses – helps clients save for longer term financial goals, like retirement.

Paragon comes into its own after 10 years or so, making it suitable for clients who have the insight and ambition to look beyond 5-year returns.

## Quick facts

- Very accessible with premiums from just USD200 per month
- 3 policy currencies
- 150+ funds to choose from
- Extra allocation of up to 7% on each premium
- Loyalty bonuses of up to 8% in selected years
- Free (and online) switching



# FOR LUMP SUM INVESTORS.... MEET THE ORACLE

When your clients want to get on the investment ladder, Oracle gives them a classic guided architecture solution.

This is a lump sum “baby” bond that benefits from quality administration and investment expertise.

## Quick facts

- Start small but aim big - minimum premium is just USD32,000
- 7 policy currencies to choose from
- 150+ funds to choose from
- Enhanced allocation of up to 105%
- Loyalty bonus of 0.5% of policy value every year from year 6 onwards
- Free (and online) switching

# SOPHISTICATED INVESTORS CAN SIT BACK AND RELAX WITH A PIMS

High net worth clients want a portfolio bond that can react quickly to changing situations, without unnecessary restrictions.

PIMS offers a choice between fully open and guided architecture, both fizzing with upmarket features.

## Quick facts

- Capital redemption or life assurance variants
- USD80,000 minimum
- 7 policy currencies
- 1,000s of investments - many available at institutional discounts
- Online dealing
- The ability to appoint a discretionary fund manager or an investment adviser

# PROTECT AGAINST THE UNEXPECTED WITH LIFEPLAN

Clients have various reasons for needing life cover – from protecting their families from severe loss of income following death or critical illness to IHT planning or key person insurance for businesses.

LifePlan covers all the key options, adapts to circumstances, and is future-proof.

## Quick facts

- Available from only USD200 per month
- 4 policy currencies
- Whole of life cover up to USD7.5 million
- Critical illness cover up to USD750,000
- Term cover element
- Long term care, total and permanent disability and key person benefits available

# AWARD WINNING\* WRAP PROPOSITION

- Internet-based Investment Platforms (“Wraps”) allow clients to view and analyse all their financial assets on one simple platform
- We are an experienced provider of offshore bonds, supporting and administering the offshore bond for a number of leading Wrap providers.

\* *Best in Class, Wrap Proposition, in the 2013 Professional Adviser International Fund and Product Awards*

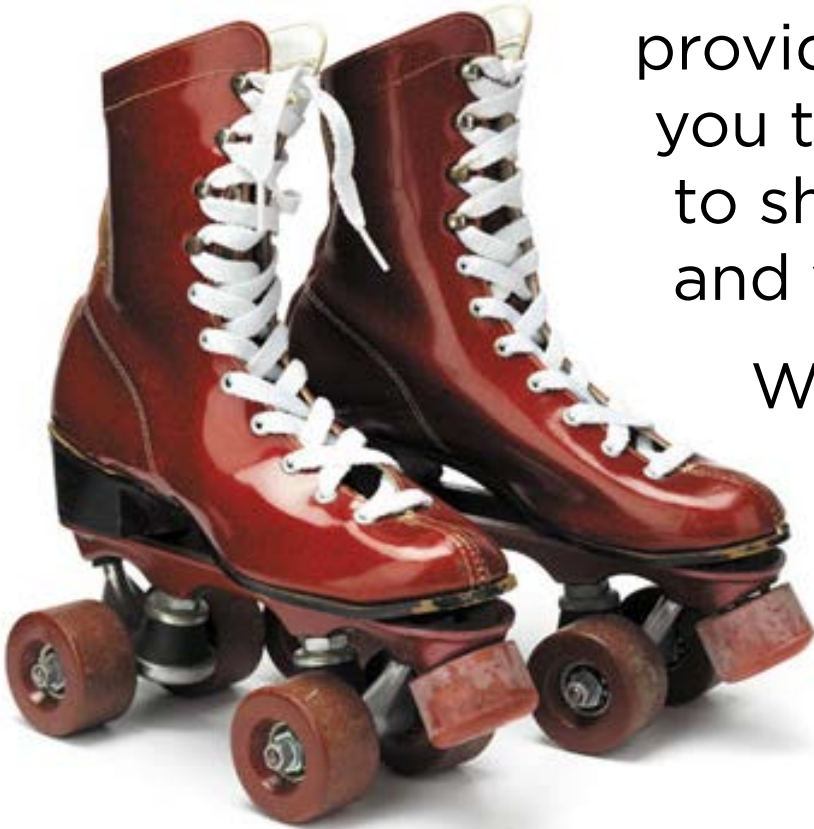
# TRUST AND TAX PLANNING TECHNICAL SUPPORT AS STANDARD

- We are challenged by the age-old conundrums of how to pass on our money as tax-efficiently as possible, to the right people and at the right time
- Whether the intention is to avoid Isle of Man Probate, or construct a comprehensive solution for tax planning, we offer a wide range of trusts
- Our experienced and highly qualified technical team is on hand to help you with all your clients' planning requirements.

# RISE ABOVE THE PEDESTRIAN

When you're considering offshore providers, we strongly recommend you think of us first. We're ready to show you all we can do for you and your clients.

We look forward to doing business with you.



# IMPORTANT NOTES

**For presentation to Financial Advisers only.**

**Not to be distributed to, nor relied on by, retail clients.**

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Questions

