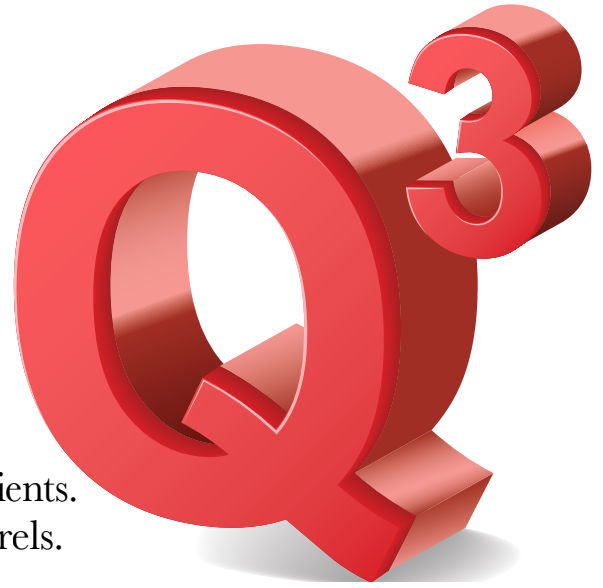


SAY HELLO TO QUANTUM'S POWER OF 3



Over the years Quantum has established itself as a firm favourite amongst advisers when recommending regular savings solutions to their clients. However, at RL360° we're not resting on our laurels.

Our latest enhancements now mean that clients who invest USD850 per month or more can benefit from bonus units at the start, during and at the end of the premium term.

- **Premium incentive - up to 600% boost on day 1**
- **Enhanced investment allocation - up to 102% throughout term (from 2015)**
- **Loyalty bonus - up to 7.5% at end of the term**

1

Premium incentive:

added on day 1

2

Investment allocation:

for all regular premiums

3

Loyalty bonus:

based on fund value

Important notes

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

For further information, please read the Quantum literature suite available to download from www.rl360adviser.com.

Click on the examples below to see how the power of 3 can boost your client's policy:

PAYMENT DETAILS

Monthly premium - United States dollars

\$850 \$1,000 \$1,500 \$2,000 \$2,500

Premium term

10 years 15 years 20 years 25 years 30 years

AT THE START

The premium incentive: Bonus initial units equal in value to will be added to the policy when issued.

DURING

Extra allocation: Bonus units equal to of each premium paid will be added to the policy throughout the premium term.

Assuming all premiums are paid, the policy will receive bonus units equal in value to:

AT THE END

The loyalty bonus: Bonus accumulation units equal to of the policy value at the end of the premium term will be added to the policy.

Total premiums paid during the premium term:

Fund value at the end of the premium term assuming annual growth of 7.5% (inclusive of all Quantum product charges):

Growth required to cover all product charges during premium term: