

REGULAR SAVINGS

**STARTING
YOUR
JOURNEY**

RL360°

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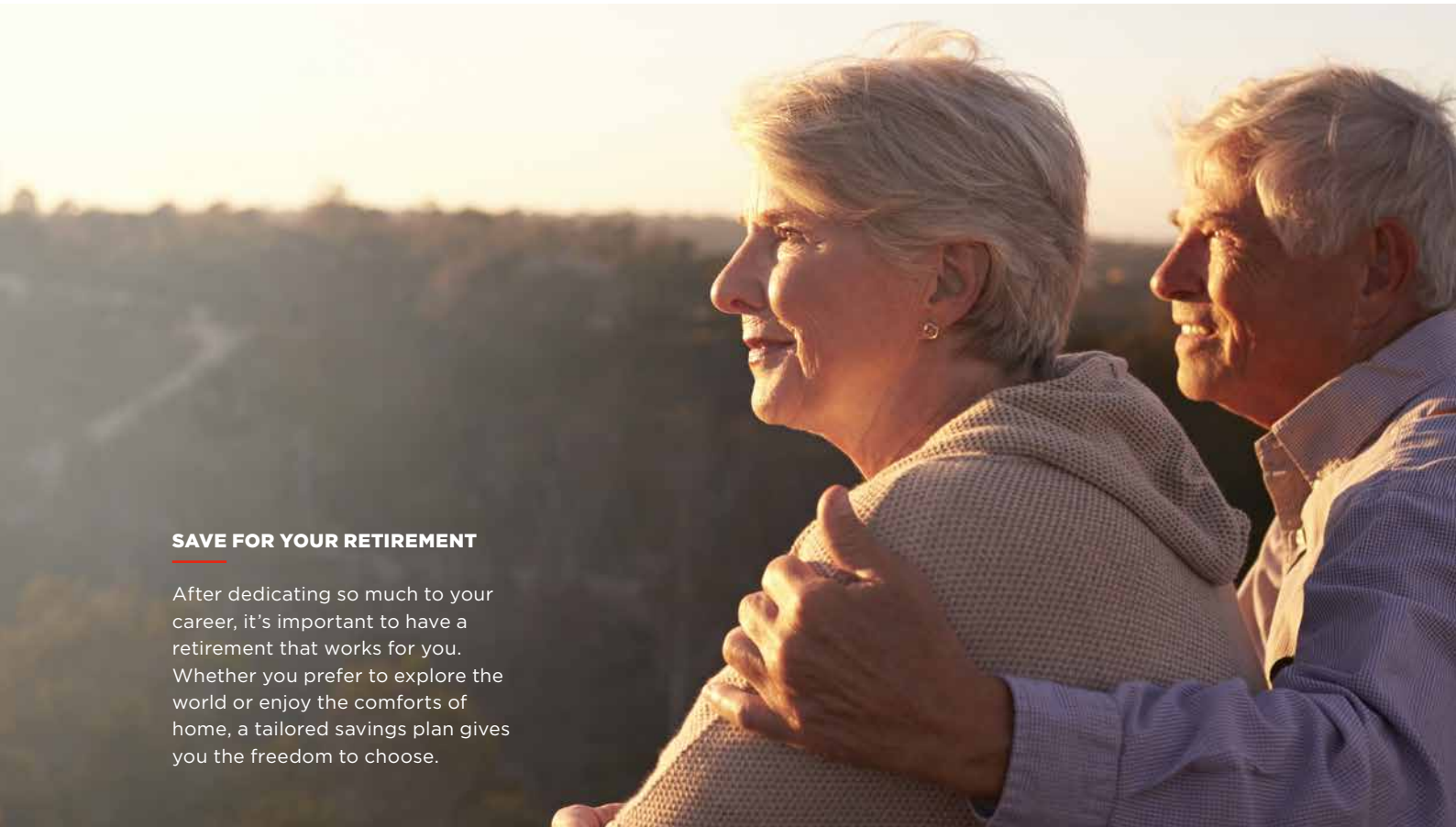
CHOOSE YOUR FUTURE

WHETHER IT'S SAVING FOR YOUR RETIREMENT, YOUR CHILDREN'S EDUCATION, BUILDING YOUR LEGACY OR BECOMING FINANCIALLY SECURE, SAVING REGULARLY CAN HELP YOU REALISE YOUR DREAM.

REGULAR SAVINGS

Saving regular amounts every month is a reassuring way to plan for the future. Whatever you are saving for, our savings solution comes with the freedom to structure your own plan depending on your aspirations and circumstances.





SAVE FOR YOUR RETIREMENT

After dedicating so much to your career, it's important to have a retirement that works for you. Whether you prefer to explore the world or enjoy the comforts of home, a tailored savings plan gives you the freedom to choose.



SAVE FOR YOUR CHILDREN'S EDUCATION

An exceptional education is one of the greatest opportunities you can give your child, and a valuable investment for their future.

REALISE YOUR DREAMS

From writing a novel to walking the Inca Trail or from buying a sports car or meeting the costs of your child's wedding, everyone's dreams are personal to them – and a personal savings plan is the best way to turn those dreams into reality.

Average cost of a wedding

By country	
United Kingdom	£30,111 ¹
United States	\$35,329 ²
Australia	AUS\$30,985 ³

¹ www.bridesmagazine.co.uk

² www.theknot.com

³ www.easyweddings.com.au



BUILD A LEGACY

Whether you dream of a second home for your retirement or helping your children make their first step on the property ladder, saving towards a property can benefit your loved ones for many generations.

Building and passing on our wealth efficiently to the next generation is something we all aspire to.

Cost of buying a prime location 60 square metre apartment, 2017.

City	US Dollar
London	1.64m
Hong Kong	1.58m
Tokyo	0.83m
Singapore	0.82m
Dubai	0.36m
Bangkok	0.24m

Source: www.globalpropertyguide.com
January 2018.

BE A STEP AHEAD

WHILE THE FUTURE MAY BE UNKNOWN, STATISTICS FROM AROUND THE WORLD PROVIDE VALUABLE HELP ON HOW MUCH YOU MIGHT NEED TO FUND YOUR SAVINGS GOALS.

RETIREMENT

What age you retire at and how large a pension fund you'll need are down to your own personal circumstances.

This example assumes that you want to retire at 60 with a pension pot of \$1 million. How much you need to save each month depends on your current age and the sooner you start saving for your retirement, the more manageable it is.

Your current age	Amount in \$ you'd need to save each month
30	1,063
35	1,523
40	2,245
45	3,545
50	6,324

Source: RL360 - assumes fund growth of 7.5% inclusive of all product charges

It's also worth thinking about how many years you can expect to be retired for. With advances in medicine, average life expectancies continue to rise around the world.

So if you retire at 60, how many years of retirement can you expect to look forward to?

Country	Average life expectancy	Expected years in retirement
Singapore	85.2	25.2
Hong Kong	83.0	23.0
Australia	82.3	22.3
Canada	81.9	21.9
UK	80.8	20.8
Chile	78.9	18.9
Costa Rica	78.7	18.7
UAE	77.7	17.7

CIA World Factbook - expected life expectancy for people born in 2017 (male/female combined)



EDUCATION

According to topuniversities.com and collegeboard.org, the average cost to attend a university in the US was \$49,376 a year in 2016/7.

But of course, if your children aren't born yet, that annual cost will be considerably higher by the time they go to college. If we assume a 4% annual rate of inflation, the cost would exceed \$100,000 a year by 2035.

And this is just the average... if you are looking to send your child to one of the Ivy League universities you can expect these costs to be considerably higher.

Year	Expected annual college costs (\$)
2035 /2036	100,000
2036/2037	104,000
2037/2038	108,000
2038/2039	112, 500
Cost for a 4 year course	424,500



MIT was the world's number 1 ranked university in 2017. The estimated costs for an MIT undergraduate in 2016/7 is \$65,500.

Source: MIT 2017



QUESTIONS TO CONSIDER ABOUT SAVING



HOW LONG SHOULD I SAVE FOR?

Choose a saving term that reflects your investment horizon and financial goals.

However, if your investment horizon is less than 5 years – or you are looking for a product that allows frequent short-term access to money (similar to a bank account) – then a regular savings plan from RL360 won't fit your needs as all our plans are tailored towards long-term commitment.

HOW MUCH SHOULD I SAVE EACH MONTH?

The amount you save should come from your disposable income to ensure it is affordable and sustainable throughout your entire savings term. You'll get the most from your plan if you maintain payments throughout the full term.





WHEN IS THE BEST TIME TO START SAVING?

Whatever you're saving for, the sooner you start the better, as you will reach your desired goal sooner.

The longer you save for, the lower the monthly premiums will be to achieve your financial objective.

WHAT HAPPENS IF MY CIRCUMSTANCES CHANGE?

When starting a savings plan it's important not to stretch yourself financially. However, sometimes the unexpected happens, so it's worthwhile choosing a plan with a degree of flexibility.

Our saving plans allow short-term payment breaks or, in some cases, a reduction in the amount paid. However, these options should only be considered temporary solutions – otherwise you risk not achieving your savings goal.

IS MY MONEY SAFE WITH RL360?

Your investment with RL360 is protected by law. In the unlikely event that a life company is unable to meet its liabilities, investors can claim 90% of the value of their policy through the Isle of Man Financial Services Authority who manage the scheme. The Insurance Act 2008 requires all insurance companies in the Isle of Man to ring-fence 100% of policyholder assets.





**WHY CHOOSE
AN RL360
SAVINGS PLAN?**

Most investors are looking for a savings plan that is secure, tax efficient and capable of maximising returns.

Of course you could choose to invest your money in a local bank account. But with global interest rates at an all-time low, the opportunity for capital growth is not so appealing.

Since 2007, the average rate of return on a UK bank account is just 0.45% a year. That's not even keeping up with inflation.

WITH OUR SAVINGS PRODUCTS YOU WILL HAVE ACCESS TO FUNDS THAT HAVE ACHIEVED CONSISTENT GROWTH IN EXCESS OF 10% PER YEAR.



You can invest in a diverse range of hand-picked funds, denominated in stable, leading currencies, that are managed by some of the world's largest fund management houses. You'll be able to choose from a broad range of investment options, many of which are not available through local providers.

RE-LOCATION PROOF

If your life leads you to new opportunities in different countries, you can simply take your RL360 plan with you. We know that your circumstances and objectives will change during the life of your plan, so we've designed our plans to be flexible too.

And if you use our secure online services, you'll be able to monitor and take control of your plan 24/7.

SECURE LOCATION

You'll enjoy the peace of mind that the money you invest with RL360 is safe and secure, protected by Isle of Man law.

TAX EFFICIENCY

The Isle of Man does not tax any growth or income earned in your policy. So, apart from any withholding tax that may be deducted at source on income arising from investments held in some countries which cannot be reclaimed by us, your investment grows without any further deductions of Isle of Man tax*.

* Please remember, that as a policyholder, you will be responsible for any tax liability that may arise as a result of your country of residence or citizenship.



WHY
CHOOSE
RL360?



A GLOBAL BUSINESS

RL360 is an award-winning provider of offshore savings, protection and investment products based on the Isle of Man – one of the best-regulated financial centres of excellence in the world.

As a global business we look after 70,000 policies for customers in 170 different countries. We are part of International Financial Group Limited with a management portfolio of over US\$11 billion of assets.

COMMITTED TO PUTTING PEOPLE FIRST

At RL360 we understand that our customers live exceptionally busy and challenging lives. They have expectations and our goal is to help them realise a happy and financially secure future.

Customers invest with us for years, even decades and we aim to support them on every step of the journey.

We believe that building strong, lasting relationships with our customers, partners and employees is the best way to create a business to be proud of.



“TRUST IS AN IMPORTANT PART OF ANY OFFERING IN FINANCIAL SERVICES. WHEN CUSTOMERS COME TO RL360, THEY ARE REALLY LOOKING FOR A SAFE PLACE FOR THEIR MONEY.”

David Kneeshaw

David Kneeshaw
CEO, RL360

START YOUR SAVINGS JOURNEY

**SPEAK WITH YOUR FINANCIAL
ADVISER TO HELP YOU FIND
THE PRODUCT THAT'S RIGHT
FOR YOU.**



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HOW WE CAN
HELP SHAPE
YOUR FUTURE**

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