

1 motivated person saving regularly over 25 years, with discounted access to more than 100 carefully selected funds, could make for a happy early retirement at 55 and a life-changing 3,980 mile voyage down the Amazon.



Contents

- 3 The 360° advantage
- 4 Quantum
- 5 The choice is yours
- 7 Investing in the Isle of Man
- 10 Investment opportunities abound
- 12 Giving you extra
- 14 Excelling in service
- 15 Important information
- 16 Taking the next step

To ensure that you have all the information you need to make a decision, please read this *Brochure* in conjunction with the *Terms and Conditions*, *Key Features* and *Investment Guide*.

You can access the Quantum product literature including the *Terms and Conditions* from our website www.rl360.com/quantum.



The 360° advantage

360° perfectly describes our global business model and vision to provide superior investment, protection and tax-planning solutions. Headquartered on the Isle of Man, we are a genuine worldwide business helping clients in Asia, Africa, the Middle East, Latin America and the UK. We're over 220 people strong, and we currently look after some \$4 billion in assets for our clients*.

Isle of Man location

Our offshore base on the Isle of Man, one of the world's leading offshore financial jurisdictions, brings our international clients much greater scope for tax efficiency. This is combined with an outstanding reputation for investor protection and supervision, resulting in an Aa1 rating from Moody's (as at December 2014).

Matching vision with precision

While we take a global approach to providing well-rounded financial solutions, we've also earned a reputation for creating highly flexible, bespoke plans with some very fine and distinctive points. We like to think our people are rather fine and distinctive too; taking personal responsibility for delivering all-encompassing premium administration and support.

All of which helps explain why we don't aim for just a degree of outperformance, but for 360 degrees of excellence.

* Source: RL360°, as at 31 October 2015.

Quantum

The desire to accumulate wealth is a natural instinct shared by people across the world. Whether the aim is to save for a more secure future for you and your loved ones, or for a specific purpose such as the funding of your children's or grandchildren's education - or perhaps that well earned retirement villa in the sun. For most people the only way to achieve this is to save for it, and a convenient way to do that is on a regular basis.

Time flies, so saving regularly can soon become a habit. Therefore it's often surprising how quickly savings can grow, giving you the financial security and the ability to afford the things in life you really deserve.

Today's global environment demands a savings product which is tax efficient and capable of maximising returns, while also allowing the widest possible flexibility so that, as your circumstances or objectives change, your investments are free to adapt with you. That is exactly why RL360° has developed Quantum, so that you can plan for a better future.

Flexibility and choice

Committing to save on a regular basis and for a number of years may seem daunting. Initially, you may wish to start out with a smaller regular premium and then increase that amount over time. Not a problem. Quantum's design includes the flexibility to increase or decrease your premiums, or even change your premium frequency. You can also top up your savings by investing a lump sum at any time.

Furthermore, should your circumstances change, you can request a break from paying premiums for up to 2 years. It is all about building a policy that suits your particular circumstances and which provides the flexibility to alter as required.

World-class funds

In order to achieve the investment strategy that best suits your needs, we have brought together a range of quality funds covering a wide selection of asset classes and sectors from some of the most well-regarded fund management groups in the industry.

Over time your risk profile may alter or your circumstances may change, but it's comforting to remember that you will have the freedom to adapt your fund choices accordingly.

You should be aware, however, that the value of your investment can fall as well as rise and is not guaranteed.

Service excellence

At RL360° we pride ourselves on offering excellent customer service; it is quite simply the lifeblood of our business. Whether it is online, in writing or on the phone, we do everything we can to ensure we deliver a consistent and dependable service. It matters that your experience of dealing with us is easy, enjoyable and professional at all times.

The choice is yours

You know what suits you best, so we've made sure that Quantum can accommodate as many of the options you might like, both initially and as the years go by. For example, you might start your Quantum policy intending to save towards a lump sum for that special purchase, but later find yourself in need of regular withdrawals for education fees. However you end up using the accumulated proceeds of your Quantum policy, our aim is to make it as easy as possible to adapt to your lifestyle changes as and when required.

Premium flexibility

There are various ways in which you can structure your Quantum policy, from currency choice to premium frequency and payment options.

Currency

Premiums can be accepted in the following currencies:

- Pound sterling (GBP)
- Euro (EUR)
- United States dollar (USD)
- Swiss franc (CHF)
- Australian dollar (AUD)
- Hong Kong dollar (HKD)
- Japanese yen (JPY)

Premium frequency

You can make 2 types of payment to your policy – regular premiums and additional single premiums. Regular premiums can be made monthly, quarterly, half-yearly or yearly, subject to the minimum investment levels shown below:

Monthly premiums	Premium term	
	5 - 9 years	10 years +
Currency		
GBP	400	200
EUR	480	240
CHF	600	300
USD	640	320
AUD	720	360
HKD	5,000	2,500
JPY	68,000	34,000

Quarterly premiums equal monthly premium x 3.
Half-yearly premiums equal monthly premium x 6.
Yearly premiums equal monthly premium x 12.

Additional single premiums of at least USD8,000 (or currency equivalent) can be made at any time, and there is no maximum. So if you receive a windfall in the future such as a bonus from work or proceeds from other investments, you can easily top up your Quantum policy.

Payment options

If you choose to pay premiums on a monthly or quarterly basis you have the option to pay by credit card, standing order or direct debit (UK and Channel Island bank accounts only). For investors who prefer to contribute on a half-yearly or yearly basis, telegraphic transfer or cheques are also available.

The choice is yours continued

Taking a break

To make Quantum as flexible as possible, we have also allowed for you to take premium holidays. As long as you fulfil the necessary criteria, further details of which can be found in the *Key Features*, you can enjoy up to 2 years break from paying your premiums. Perfect if life throws an unexpected hurdle your way.

Access to your money

At the end of the day it's your money we're talking about. With Quantum you can take withdrawals as and when you need them. As long as your policy has completed its initial allocation period, withdrawals can be taken monthly, quarterly, termly (i.e. on a 4 monthly basis), half-yearly, yearly or on a one-off basis subject to policy *Terms and Conditions*. So, whether you need to fund regular school fees, supplement your income in retirement, or you need to withdraw a lump sum, Quantum can provide you with the access you need.

It is important to point out that Quantum is a regular savings policy that is designed for capital growth over the medium to long term, so if you take regular withdrawals especially during the premium term which exceed the growth of your investments, the value of your policy will decrease.

Is Quantum right for me?

With a minimum premium term of five years, Quantum is available to individuals aged 18 and over as well as company and trustee applicants. You can set up your policy on a life assurance or capital redemption basis. Your financial adviser will be able to help you decide which option is most appropriate for your circumstances

You should be aware that tax legislation varies from country to country, and we therefore recommend that specialist advice is sought prior to taking out Quantum or making fund choices.

Investing in the Isle of Man

RL360° is based in the Isle of Man, a location firmly established as one of the world's leading financial offshore centres. The Isle of Man is a British Crown dependency which has enjoyed the stability of its own Government for over 1,000 years, having one of the oldest established parliaments anywhere in the world.

Over the last 25 years the Isle of Man has developed into one of the largest offshore insurance and investment centres in the world, renowned as a leading base for international life assurance business due to extensive financial regulation.

Our regulation in the Isle of Man ensures professional and sound management which guarantees that the interests of investors are protected. It is from here that we have built a strong reputation for providing quality service and products in the international and expatriate markets.

Policyholder protection

Owners of policies issued by RL360 Insurance Company Limited receive the protection of the Isle of Man Compensation of Policyholders protection scheme, which covers an amount equal to 90% (subject to the provisions of the scheme) of RL360°'s liability where it is unable to meet its financial obligations. RL360° reserve the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.





Investment opportunities abound

At RL360° we believe that choosing the right investment strategy is both an exciting and important part of helping to achieve your financial expectations.

Quantum can help you reach your future goals by providing access to a comprehensive menu of funds from a range of well renowned fund managers. Quantum gives you access to their skills and talents, offering a broad choice of investment styles, asset classes, risk profiles, currency denominations and geographical sectors. The funds all have a common aim – to help you build your wealth.

There are no hidden agendas, just direct access to the funds at discounted rates. That's how we like it.

Your policy, your funds

Within Quantum we offer a quality choice of individual funds that you and your financial adviser can use to build a portfolio to match your personal needs and aspirations.

Whether you are interested in investing in more traditional asset classes such as equities or bonds, or prefer to diversify into specialist sectors such as emerging markets and alternative strategies, we believe Quantum can offer the funds that suit your needs, both now and in the future.

Leaving it to the experts

If you are not sure about where you should be investing your money or do not have the time to continually monitor investment markets and would prefer to leave it to the experts, the fund options include a range of managed funds.

If you want to control the risk to your investment through your choice of funds, or are looking for expertise in global diversification, managed funds could provide the answer. Run by professional fund managers, they offer a wide choice of options from the more traditionally managed fund investing in all the major asset classes to more focused managed equity funds.

For more details, and to find a fund that fits your needs, please refer to the *Investment Guide*.

So, the choice is yours – whether you want the freedom to make your own portfolio decisions with your financial adviser, or you would rather bring in some additional expertise, with Quantum you can.

Investment opportunities abound continued

Risk and return

An important step towards creating a successful investment portfolio is ensuring the funds you select meet your investment risk profile, in other words ensuring you are comfortable with the amount of risk your investment could be subject to.

You may be prepared to accept a higher degree of risk in your policy to achieve potentially higher returns, or you may prefer a more cautious approach where your exposure to risk is reduced, but with the possibility of lowering your returns.

From the lower risk money market funds to balanced managed and higher risk specialist equity funds, we believe that the Quantum fund range offers access to the main asset classes and specialist sectors from which to help you meet your investment objectives.

Flexibility

Remember, once you have made your decision, you are not tied to it. As markets change and your financial objectives evolve over the years, you can switch between funds and redirect future premiums into new funds whenever you want.

For further information about Quantum and for more details on the fund managers and their funds, please refer to the *Investment Guide*.

Giving you extra

We all know that it's important to make provision for the future and that's why we'll do all we can to help you make that regular, financial commitment to a secure future. To help you take that first step towards planning for your future, as well as offering flexible premium options and a comprehensive range of investment choices, at RL360° we give you extra incentives to save.

Extra allocation

With 100% of each regular premium you pay allocated to purchasing units in your policy, you can be confident that your money is getting to work straight away. However if you commit to investing larger regular premiums, we will acknowledge this by increasing the allocation rate so that bonus units are added to your policy with each premium paid.

How does it work?

If you invest at least USD850 (or currency equivalent) per month, we will increase your premium allocation rate by 1%, adding bonus units to your policy. If you invest USD1,500 (or currency equivalent) per month or more, we will increase the premium allocation rate by 2% on every premium paid.

So if you invest USD1,500 per month, we will purchase units in your policy to the value of USD1,530 with each premium paid.

If you can't commit to a premium level at outset that qualifies for increased allocation, don't worry. We apply the bonus units to your policy based on the total regular premiums you pay. So for example, if you start out investing USD500 per month you will have 100% of each premium allocated to purchase units. If you increase your

monthly premium to USD1,000 per month, the allocation rate will increase by 1% so that USD1,010 is allocated to purchase units. Increase your monthly premiums again to USD1,500 and USD1,530 will be used to purchase units.

The premium incentive

Boosting fund values at outset, Quantum's premium incentive is an integral part of the product, so you can be confident that your policy gets off to a flying start.

How does it work?

To qualify you must choose to pay premiums for at least 10 years and the amount you pay must be at least USD480 (or currency equivalent) per month.

For example, if you choose to pay USD480 per month for 10 years, your policy will receive USD720 of additional units at the start of the policy.

The premium incentive doesn't just apply at policy commencement either, it may apply to regular premium top ups as well.

Loyalty bonus

Finally, to say thank you for investing with us and to reward you for making that commitment to your future, Quantum offers a loyalty bonus to investors.

How does it work?

If your premium term is 10 years or more, a loyalty bonus will be added to your policy at the end of the term. For each year that you pay your premiums, we will add a bonus of 0.25% of the final regular premium fund value to your policy. For example, if you select a premium term of 15 years, the loyalty bonus added to your policy will be 3.75%.

Giving you extra continued

The potential benefits of the premium incentive, loyalty bonus and any extra premium allocation are shown in the following examples:

Premium term	Monthly premium (USD)	Premium allocation rate (%)	Value of allocation bonus units added over term (USD)	Premium incentive (USD)	Loyalty bonus (%) of final fund value
10 years	500	100%	0	750	2.50%
15 years	500	100%	0	1,500	3.75%
20 years	500	100%	0	2,250	5.00%
10 years	1,000	101%	1,200	1,500	2.50%
15 years	1,000	101%	1,800	3,000	3.75%
20 years	1,000	101%	2,400	4,500	5.00%
10 years	1,500	102%	3,600	2,250	2.50%
15 years	1,500	102%	5,400	4,500	3.75%
20 years	1,500	102%	7,200	6,750	5.00%

Specialist advice should be taken before any investment is made or tax strategy implemented. Each example shown assumes that premiums have been paid throughout the premium term.

The premium incentive will be subject to the same allocation rate as the regular premium.

Full details on the premium incentive, allocation rates and loyalty bonus can be found in the Quantum *Key Features* document.

Excelling in service

We realise excellent customer service is a vital component when it comes to ensuring your policy runs smoothly. That's why we place service at the centre of everything we do.

Our technology

Quantum offers the technology to make the administration of your policy really straight-forward. We then back this up with quality personal, technical and administrative support.

By taking advantage of our online servicing capabilities, both you and your adviser can benefit from a fast and efficient service. It's a breeze to get started, all you need to do is complete the relevant section in the Quantum Application (it's only a couple of questions) and once we have set-up your policy, we'll send you an activation code by email. You are then just a couple of clicks away from viewing our policy.

Benefits to you include:

Convenience – Online is easy. From the comfort of your own home, or on the go via desktop, laptop, tablet or phone, you can view your policy details with a quick click, pinch or swipe.

Unlimited access – Access is available 24 hours a day, and 7 days a week, apart from those occasions on which we're improving the system and adding new features!

Secure service – Security of your data is of the upmost importance to us and you'll only ever be able to access your policy via a secure and encrypted link.

Comprehensive valuations – Quickly see how all of the funds held within your Quantum policy are performing, line by line, with no need to phone up and wait for it to be delivered in the post.

Online switching – That's right, if you don't like how one of your funds is performing, we can set you up with online switching access. This means you can instruct changes to us without the hassle of paper forms and faxes. All switches and premium redirections instructed through our Online Service Centre are completely free of charge, another great reason to register.

Our people

At RL360° we will always strive to deliver a consistent and dependable service for our customers.

So, if you or your financial adviser wants to speak to someone about your policy, we will ensure everything that can be done, will be done, to answer queries quickly and efficiently.

Important information

Taxation

You benefit from the tax efficiency of an Isle of Man based policy. 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. For information relating to your own tax circumstances you should consult your tax adviser.

The value of tax benefits depends on individual circumstances and can change in the future.

Law

The information contained in this *Brochure* is based on our current understanding as at October 2015 of the relevant areas of law and taxation. Whilst great care has been taken to ensure the information is correct, we cannot accept responsibility for its interpretation or give legal advice.

Quantum is governed by Isle of Man law. This document gives a brief guide to the policy. Full details are contained in the policy *Terms and Conditions* and the Policy Schedule which, together with the *Application Form*, will form the legally binding contract between you and RL360 Insurance Company Limited.

Complaints

If you wish to complain about any aspect of your policy please consult your financial adviser or write to our Head of Customer Services at our head office address.

Complaints about our products or service will be dealt with in accordance with the Complaints Handling Policy, a copy of which is available on request. If a complaint regarding the administration of the policy is not dealt with to your satisfaction you can refer it to the Financial Services Ombudsman Scheme for the Isle of Man, Isle of Man Office of Fair Trading, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE. Telephone +44 (0) 1624 686500.

General information

The value of your investments may fall as well as rise. If you surrender your policy, particularly during the early years, you may get back less than the premiums paid. You may not get back the full value of your investment. For further information on Quantum please consult your financial adviser.

Taking the next step

If you have read the *Brochure, Terms and Conditions, Key Features and Investment Guide*, you are ready to take control of your financial future. The next phase is to follow our simple 4 step guide on how to take out Quantum.

Step 1

As long as you are at least 18 years of age and are resident in a country where we operate, you can apply for Quantum.

Step 2

Read the Quantum literature suite in full along with a Personal Illustration and discuss it in detail with your financial adviser.

Step 3

Complete the Quantum *Application Form* and arrange for your first premium to be sent to us via an appropriate payment method as detailed in the *Application Form*. Your financial adviser will also need to sign the *Application Form* before sending it to our New Business team or appropriate Regional Office (addresses provided on the back of this *Brochure*).

Step 4

Once we have all the necessary documentation we will confirm your successful application by sending you a copy of the *Terms and Conditions* and a Policy Schedule to welcome you as a RL360° customer.

Should you wish to appoint an investment adviser to manage your policy, you will also need to complete the appointment form at the back of the *Application Form*.

To get in touch, call or email our Contact Centre.

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