



Why Quantum?

The flexible regular savings policy from RL360° combining choice, with quality global funds to help international investors build wealth for the future.

Product features

- Minimum premium term: 5 years
- 7 policy currencies (GBP, USD, EUR, CHF, AUD, HKD, JPY)
- Up to 102% of each regular premium is allocated to units
- Minimum premium from just USD320 per month (or currency equivalent)
- Up to 600% premium incentive added to policy on day one
- Extra allocation incentives for every qualifying premium increase
- Loyalty bonus of up to 7.50% of the final fund value added at the end of the premium term
- Ability to collect from a credit or debit card with no additional card charges
- Flexibility to stop and start premiums when outside the initial allocation period
- Direct fund investment - no mirror funds
- 100% discount on initial fund charges and no bid/offer spreads
- No switching, dealing or custodian fees
- Access to over 250 funds (including currency variants) from industry leading fund managers
- Regular/one-off withdrawals available (after initial allocation period)
- Additional single premium investments allowed at anytime
- Ability to vary contributions
- 24/7 access for online valuations
- Online fund switching
- Available as a life assurance or capital redemption policy

Up to

102%

regular premium allocation

Direct access to

250+

funds

Up to

600%

premium incentive

Up to

7.50%

Loyalty bonus

www.rl360.com

“Best International
Winner Financial Adviser Portal”

Professional Adviser International Fund & Product Awards 2013

You can count on us

RL
360°

Allocation rates*

Ccy	100%	101%	102%
GBP	200 to 549	550 to 949	950 +
EUR	240 to 649	650 to 1,149	1,150 +
USD	320 to 849	850 to 1,499	1,500 +

Minimum premiums*

Ccy	Monthly regular premiums			Single premium top ups
	Term 5 - 9 years	Term 10 years +	Regular premium top ups	
GBP	400	200	50	5,000
EUR	480	240	60	6,000
USD	640	320	80	8,000

Premium frequencies:

Quarterly x 3 Half yearly x 6 Yearly x 12

Premium incentive*

The annualised regular premium must exceed GBP3,600/EUR4,320/USD5,760 and the premium term must be at least 10 years to qualify.

Each regular premium increase will be subject to the same rules as the initial premium.

Premium term	Incentive (monthly premium)
5 - 9 yrs	0.0
10 - 14 yrs	1.5
15 - 19 yrs	3.0
20 - 24 yrs	4.5
25 - 30 yrs	6.0

Premium incentives may also benefit from extra allocation based on the regular premium.

Loyalty bonus

Applied to the policy upon completion of the premium term, provided that the premium term is a minimum of 10 years, and that there are no outstanding premiums due. The loyalty bonus is 0.25% of the final fund value for each year that premiums were paid in full up to a maximum of 7.50%.

Initial allocation period (IAP)

The IAP is dependent upon the selected premium term as shown in the table below:

Term	IAP (months)
5 - 18 yrs	18
19 yrs	19
20 yrs	20
21 yrs	21
22 yrs	22
23 yrs	23
24 yrs +	24

Initial unit charge

0.50% per month deducted from initial units.

Contract charge

0.125% per month deducted proportionally from initial and accumulation units.

Monthly policy fee*

GBP5.00/EUR6.00/USD8.00 deducted from accumulation units.

The monthly policy fee will increase each year in line with the Isle of Man retail price index.

Minimum withdrawal*

GBP250/EUR300/USD400.

Annual management charges

Charges will vary according to the fund(s) chosen. The charge is levied by the fund manager and is reflected in the fund price.

Investment adviser fee (optional)

A fee of up to 1.0% per year of the policy value is available.

Surrender charges

During the IAP the surrender charge is 100%.

A policy surrendered after the initial allocation period will be subject to a surrender charge applied as a percentage of the initial unit value, and is based on the remaining years of the premium term.

Any policy surrendered within 5 years of a premium incentive being applied to it will have 100% of the premium incentive initial units deducted from the policy.

Important notes

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

For more information about Quantum, please read the literature suite, available to download from: www.rl360adviser.com/quantum.

* For AUD/CHF/HKD/JPY amounts, refer to the Quantum *Key Features* document.

This sales aid is a summary of the main benefits and features of investing in Quantum and does not mention any risks or conditions.