

Illustration

Personal illustration for Mr Example Example and Mrs Example Example, prepared by David Crellin.

About your illustration

This is an illustration of what you might get back from your policy.

Before applying for Paragon you should consult your financial adviser and read the Paragon literature suite in full.

Policy summary

| | | | |
|---------------------|--------------------|---------------------|---------------------|
| Date: | 31/03/2014 | Applicant 2: | Mrs Example Example |
| Applicant 1: | Mr Example Example | Age next birthday: | 35 |
| Age next birthday: | 35 | | |
| Life assured basis: | Joint | Life assured 2: | Mrs Example Example |
| Life assured 1: | Mr Example Example | Age next birthday: | 35 |
| Age next birthday: | 35 | | |
| Premium amount: | 1,000 | Premium term: | 20 years |
| Premium frequency: | Monthly | Premium start date: | 31/03/2014 |
| Premium currency: | USD | Premium escalation: | 10% per year |

Withdrawals

Details of your withdrawals are illustrated on page 3.

Please note that if you make regular withdrawals which exceed the rate of growth, the value of your policy will be reduced, especially in the early years.

Single premium injections

Details of your additional single premium injection is illustrated on page 3.

What might I get back

What you get back will depend on how much you invest throughout the premium payment term, the performance of your chosen funds over the lifetime of your policy, our charges and any withdrawals you may take.

The table shown on page 2 illustrates what you would get back from your policy if it grew at 1.0%, 5.0% and 9.0% per year.

What happens on death

When the last life assured dies, the policy will end. The amount paid out will be 101% of the policy value.

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What might I get back

Illustration of estimated policy and surrender values

These figures illustrate what you might get back from your policy assuming three different growth rates. All values are shown in the policy currency.

| End of year | Total premiums paid to date | Estimated policy value assuming growth of | | | Estimated surrender value assuming growth of | | |
|-------------|-----------------------------|---|---------------|---------------|--|---------------|---------------|
| | | 1.0% per year | 5.0% per year | 9.0% per year | 1.0% per year | 5.0% per year | 9.0% per year |
| 1 | 22,000 | 15,500 | 16,100 | 16,600 | 0 | 0 | 0 |
| 2 | 45,200 | 31,700 | 33,400 | 35,100 | 16,200 | 17,900 | 19,600 |
| 3 | 69,600 | 48,500 | 52,100 | 55,900 | 37,700 | 41,300 | 45,100 |
| 4 | 95,200 | 65,900 | 72,200 | 78,900 | 60,700 | 67,000 | 73,700 |
| 5 | 122,000 | 90,300 | 100,000 | 111,000 | 85,200 | 95,100 | 106,000 |
| 10 | 224,000 | 200,000 | 245,000 | 301,000 | 197,000 | 242,000 | 299,000 |
| 15 | 356,000 | 166,000 | 214,000 | 283,000 | 163,000 | 212,000 | 280,000 |
| 20 | 518,000 | 337,000 | 456,000 | 641,000 | 337,000 | 456,000 | 641,000 |
| 25 | 518,000 | 353,000 | 581,000 | 985,000 | 353,000 | 581,000 | 985,000 |
| 30 | 518,000 | 370,000 | 740,000 | 1,510,000 | 370,000 | 740,000 | 1,510,000 |

- The assumed growth rates shown are after the deduction of the contract charge and any external fund management charges. The contract charge is 1.5% per year (deducted monthly), which has the effect of making the illustrative rates 2.5%, 6.5% and 10.5%.
- The figures shown in this illustration are only examples and are not guaranteed.
- The figures also assume that a constant growth rate has been achieved. In practice fund growth will vary and future performance cannot be predicted.
- These are not maximum or minimum amounts. What you get back will depend on how the chosen investment funds perform.
- These amounts take account of any withdrawals that have been selected. You could get back more or less than this. You should be aware that, if you make regular withdrawals which exceed the rate of growth, the value of your policy will be reduced, especially in the early years.
- You should only invest in this policy if you intend to continue payments for the whole of your chosen premium payment term. Should you terminate the policy early, you may suffer a loss as demonstrated above.
- You should be aware that tax legislation varies from country to country therefore advice should also be sought from a financial adviser prior to investment.

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Single premium injections

You have proposed to make the following single premium injections:

| Investment Date | Amount |
|-----------------|--------|
| 31/03/2014 | 10,000 |
| 31/03/2015 | 10,000 |
| 31/03/2016 | 10,000 |
| 31/03/2017 | 10,000 |
| 31/03/2018 | 10,000 |
| Total | 50,000 |

Withdrawals

You have requested the following withdrawals:

| Purpose | Amount or % of Fund | Escalation | Frequency | Start Date | End Date | Total Amount |
|--|---------------------|------------|-----------|------------|------------|--------------|
| Example | 2.00% | n/a | Monthly | 31/03/2024 | 31/03/2028 | 205,158 |
| Example | 500 | 1.00% | Monthly | 31/03/2026 | 31/03/2030 | 24,880 |
| Note: For percentage withdrawals the calculated withdrawal amount is based on the middle growth rate | | | | | | 230,038 |

These figures illustrate the total withdrawals to date on your policy. All values are shown in the policy currency.

| End of year | Total premiums paid to date | Total actual withdrawals to date assuming growth rate of | | |
|-------------|-----------------------------|--|---------------|---------------|
| | | 1.0% per year | 5.0% per year | 9.0% per year |
| 1 | 22,000 | 0 | 0 | 0 |
| 2 | 45,200 | 0 | 0 | 0 |
| 3 | 69,600 | 0 | 0 | 0 |
| 4 | 95,200 | 0 | 0 | 0 |
| 5 | 122,000 | 0 | 0 | 0 |
| 10 | 224,000 | 0 | 0 | 0 |
| 15 | 356,000 | 181,305 | 223,338 | 278,972 |
| 20 | 518,000 | 188,005 | 230,038 | 285,672 |
| 25 | 518,000 | 188,005 | 230,038 | 285,672 |
| 30 | 518,000 | 188,005 | 230,038 | 285,672 |

Please note that no withdrawals can be taken if in doing so the policy value were to fall below USD 10,000. If you wish to take a withdrawal in these circumstances, you may have to surrender your policy in full.

Declaration: We confirm that we have read the information provided in this illustration and the Paragon Key Features.

Applicants' signatures

Names (printed)

Date (DD/MM/YYYY)

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