

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 Quantum you should consult your financial adviser and read the Quantum 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
Premium incentive:	4,500		

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 fund value.

Quantum

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

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	25,200	26,000	26,800	9,390	9,760	10,100
2	45,200	46,700	49,100	51,600	26,900	28,200	29,600
3	69,600	69,500	74,400	79,600	49,500	52,700	56,000
4	95,200	93,600	102,000	111,000	73,700	79,800	86,200
5	122,000	119,000	132,000	146,000	100,000	110,000	121,000
10	224,000	220,000	271,000	336,000	204,000	250,000	308,000
15	356,000	164,000	215,000	289,000	155,000	201,000	268,000
20	518,000	333,000	448,000	629,000	333,000	448,000	629,000
25	518,000	349,000	571,000	967,000	349,000	571,000	967,000
30	518,000	365,000	727,000	1,480,000	365,000	727,000	1,480,000

- 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.

Quantum

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

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	212,047
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						236,927

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	187,352	230,227	286,421
20	518,000	194,052	236,927	293,121
25	518,000	194,052	236,927	293,121
30	518,000	194,052	236,927	293,121

Please note that no withdrawals can be taken if in doing so the policy value were to fall below USD 8,000. 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 Quantum Key Features.

Applicants' signatures

Names (printed)

Date (DD/MM/YYYY)

Issued by RL360 Insurance Company Limited.
Registered Office: RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Fax: +44 (0)1624 677336 or Website: www.rl360.com. RL360 Insurance Company Limited is authorised by the Isle of Man Government Insurance and Pensions Authority. Registered in the Isle of Man number 053002C. A member of the Association of International Life Offices.

SYS007a 02/14

You can count on us

RL
360