

# REGULAR SAVINGS PLAN

## ILLUSTRATION

**CAPITAL REDEMPTION (99 YEAR TERM) ILLUSTRATION PREPARED ON 22 NOV 2018 FOR MR JOHN DOE & MRS JAYNE DOE, CLIENTS OF ABC Advisers**

### PLAN SUMMARY

|                        |                      |                         |                      |
|------------------------|----------------------|-------------------------|----------------------|
| Client 1:              | John Doe             | Client 2:               | Jayne Doe            |
| Age:                   | 38 years             | Age:                    | 43 years             |
| Residence:             | United Arab Emirates | Residence:              | United Arab Emirates |
| Plan currency:         | USD                  | Lump sum payments:      | No                   |
| Payment term:          | 20 years             |                         |                      |
| Payment amount:        | USD 1,500            |                         |                      |
| Payment frequency:     | Monthly              | Withdrawals:            | No                   |
| Allocation rate:       | 102%                 |                         |                      |
| Establishment period:  | 20 months            |                         |                      |
| Financial adviser fee: | 0.00%                | Investment adviser fee: | 0.00%                |

### BONUSES

Starter bonus: We will add bonus establishment units to your plan at outset equal in value to USD 6,885  
 Loyalty bonus: We will add bonus standard units equal to 5.00% of your plan value at the end of the payment term

### WHAT MIGHT I GET BACK?

These figures illustrate what you might get back from your plan assuming four different growth rates. The number of years shown reflect your chosen projection period.

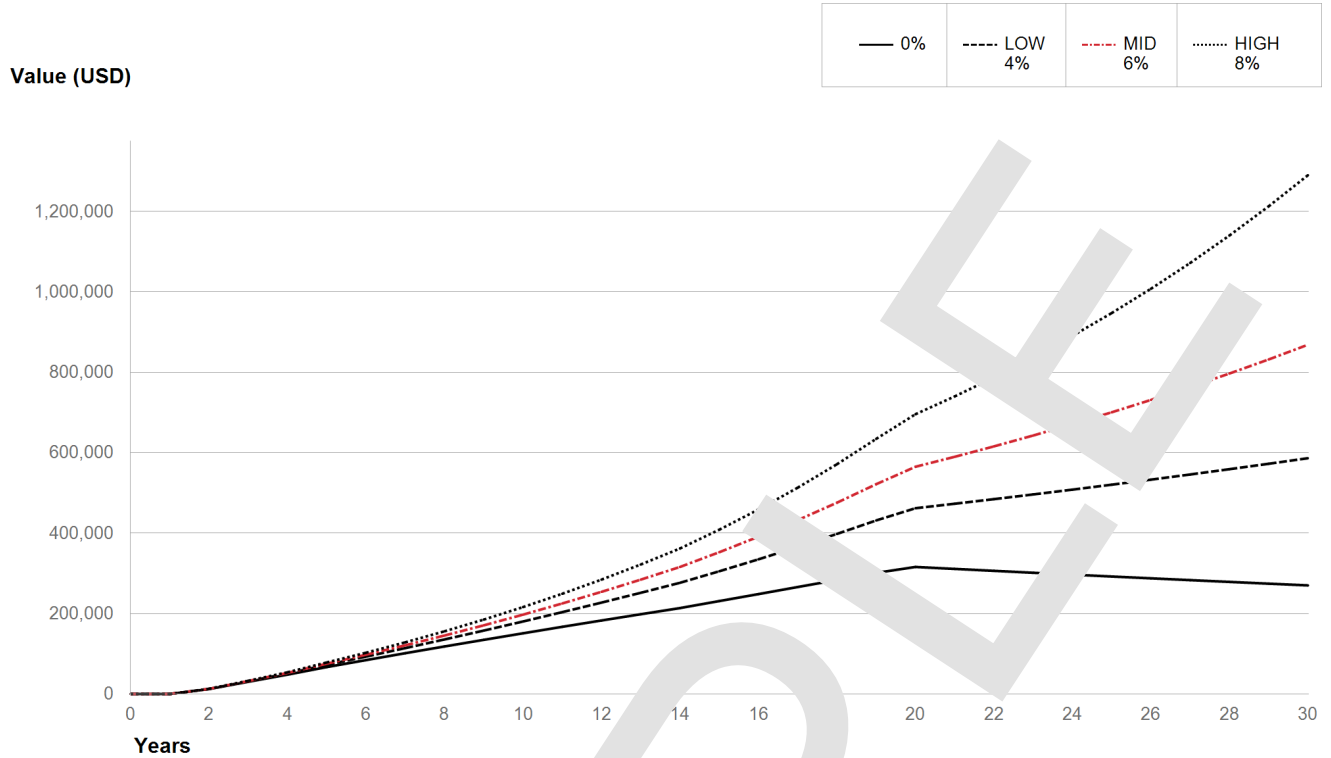
The growth rates shown are per year and all values are in your plan currency. The red line indicates the end of your payment term.

| End of plan year | Total paid to date | Estimated plan value |         |         |           | Estimated plan exit value |         |         |           |
|------------------|--------------------|----------------------|---------|---------|-----------|---------------------------|---------|---------|-----------|
|                  |                    | 0.00%                | 4.00%   | 6.00%   | 8.00%     | 0.00%                     | 4.00%   | 6.00%   | 8.00%     |
| 1                | 18,000             | 23,935               | 24,564  | 24,877  | 25,189    | 0                         | 0       | 0       | 0         |
| 2                | 36,000             | 39,818               | 41,687  | 42,636  | 43,595    | 12,224                    | 12,569  | 12,743  | 12,918    |
| 3                | 54,000             | 55,398               | 59,085  | 60,993  | 62,944    | 30,321                    | 31,560  | 32,190  | 32,827    |
| 4                | 72,000             | 70,885               | 76,981  | 80,195  | 83,523    | 48,104                    | 50,974  | 52,454  | 53,966    |
| 5                | 90,000             | 86,268               | 95,386  | 100,279 | 105,409   | 66,930                    | 72,462  | 75,377  | 78,396    |
| 6                | 108,000            | 101,540              | 114,308 | 121,285 | 128,686   | 84,229                    | 92,966  | 97,655  | 102,571   |
| 7                | 126,000            | 116,693              | 133,757 | 143,250 | 153,443   | 101,334                   | 114,064 | 121,027 | 128,418   |
| 8                | 144,000            | 131,722              | 153,746 | 166,218 | 179,775   | 118,123                   | 135,611 | 145,360 | 155,844   |
| 9                | 162,000            | 146,620              | 174,283 | 190,232 | 207,781   | 134,606                   | 157,622 | 170,700 | 184,949   |
| 10               | 180,000            | 161,382              | 195,380 | 215,338 | 237,568   | 150,888                   | 180,245 | 197,253 | 216,030   |
| 15               | 270,000            | 233,010              | 309,683 | 358,978 | 417,477   | 230,960                   | 305,094 | 352,466 | 408,442   |
| 20               | 360,000            | 315,784              | 461,853 | 564,907 | 695,571   | 315,784                   | 461,853 | 564,907 | 695,571   |
| 25               | 360,000            | 292,088              | 520,338 | 700,320 | 947,086   | 292,088                   | 520,338 | 700,320 | 947,086   |
| 30               | 360,000            | 269,942              | 586,171 | 868,245 | 1,289,729 | 269,942                   | 586,171 | 868,245 | 1,289,729 |

### What growth do I need to get my money back?

Based on your 20 year payment term and RL360 charges only, your plan would need to grow by at least 1.42% each year in order for you to get USD 360,000 back.

What might I get back – exit value graph



- The figures assume that a constant growth rate will be achieved but in practice it will vary and future performance cannot be predicted.
- Changes in the exchange rates between currencies may cause the value of funds to fall or rise.
- The figures shown in this illustration are not guaranteed. They do not represent minimum or maximum amounts, so you could get back more or less than the amounts shown. Ultimately what you get back depends on the amount you pay, the performance of your chosen funds, the charges & fees deducted and any withdrawals taken.

**CHARGES**

You will pay the following charges on this plan:

|  |   |   |                              |
|--|---|---|------------------------------|
| <b>Establishment charge</b><br>stops after 20 years  |   | <b>Administration charge</b><br>stops when your plan ends   |                              |
| Charge per month<br>0.500%                           | Based on<br>establishment unit value only | Charge per month<br>0.125%  | Based on<br>total plan value |
| deducted on the monthly anniversary of your plan     |   | deducted on the monthly anniversary of your plan  |                              |
| <b>Servicing charge</b><br>stops when your plan ends |   | <b>Exit charge</b><br>only applies if you exit during the payment term  |                              |
| Charge per month<br>USD 7.00                         | Increases by<br>IoM RPI each year         | the charge will be based on a percentage of your establishment unit value only, and becomes lower the nearer you are to the end of the term |                              |
| deducted on the monthly anniversary of your plan     |   | a table of exit charges as they apply to your plan are detailed in your key information document  |                              |

These are deducted to cover the cost of operating your plan, including the payment of any commission to your financial adviser and our ongoing administration.

**WHAT IMPACT DO RL360 CHARGES HAVE ON GROWTH?**

RL360 charges over your 20 year payment term could have the following effect:

| Growth rate | Reduction in yield<br>(how RL360 charges reduce the growth rate) | Effective growth rate |
|-------------|--|-----------------------|
| 4.00%       | 1.59%  | 2.41%                 |
| 6.00%       | 1.72%  | 4.28%                 |
| 8.00%       | 1.85%  | 6.15%                 |

### **WHAT HAPPENS ON MATURITY?**

When your plan matures in 99 years' time we will pay 100% of the exit value plus a guaranteed amount of USD 140. Once we have paid this your plan will come to an end.

### **IMPORTANT**

- Future inflation will reduce what you could buy with the amounts shown.
- Before applying you should consult with your financial adviser and read the [Regular Savings Plan literature suite](#) in full.
- Tax legislation varies from country to country so you may wish to seek advice from a tax specialist prior to applying for this plan.
- You should make sure you are fully aware of all charges that may apply.
- You can monitor the progress of your plan by using the Online Servicing Centre.

### **YOUR PRIVACY**

To produce this document your financial adviser has used the RL360 Illustration system. They have collected personal data about you in order to create an illustration specific to you.

RL360 will keep your personal data within the illustration system for a period of up to 12 months. This is to allow you and your financial adviser time to consider the product and make a purchase decision, without having to re-key your data again.

After 12 months all of your personal data will be removed from the illustration system. If you have become a plan owner, you will already be subject to our standard privacy policy, if not we will hold no further personal data about you.

If you have any queries regarding the use of your personal data please contact our Data Protection Officer by email at [dpo@rl360.com](mailto:dpo@rl360.com). Our full data privacy notice is available to read on our website.

### **DECLARATION**

I confirm that I have read the information provided in this illustration and the Regular Savings Plan literature suite.

|        |                      |                      |
|--------|----------------------|----------------------|
|        | <b>JOHN DOE</b>      | <b>JAYNE DOE</b>     |
| Signed | <input type="text"/> | <input type="text"/> |
| Date   | <input type="text"/> | <input type="text"/> |