

## Fund Fee Schedule (for existing Hong Kong policyholders only)

### Important Information

This leaflet is only applicable to Hong Kong resident policyholders of policies issued by Scottish Provident International Life Assurance Limited (SPILA) which is now known as RL360 Insurance Company Limited (RL360°), where the investment choices were limited to the SPILA internal fund range. The content of this leaflet is intended as a general information source only and further information on the funds is available from our Online Service Centre at [www.rl360.com](http://www.rl360.com) or by contacting us at our address shown at the bottom of this leaflet.

Where the Scottish Provident International funds invest in externally managed funds, expenses and charges may be levied by the external fund manager. The actual fee may change on a daily basis dependent on where the assets of the fund invest. The maximum external fund fee for each corresponding fund is displayed in the table below. The table also lists the annual management charge deducted by us.

Fund	Maximum Current External Fund Fee	Annual Management Charge
Sterling Adventurous Managed (Series 1)	1.75%	1%
US Dollar Adventurous Managed (Series 1)	1.85%	1%
Sterling Balanced Managed (Series 1)	1.60%	1%
US Dollar Balanced Managed (Series 1)	1.35%	1%
Sterling Cautious Managed (Series 1)	1.25%	1%
US Dollar Cautious Managed (Series 1)	1.35%	1%
European Equity	1.65%	1%
North American Equity	1.65%	1%
UK Equity	1.60%	1%
World Equity	1.70%	1%
China Opportunities	2.00%	1%
Far East (Exc Japan)	1.95%	1%
Global Technology (Series 1)	1.85%	1%
UK Prime Equity	1.50%	1%
Japan Growth	1.60%	1%
UK Equity Opportunities	1.35%	1%
Global Emerging Markets	2.15%	1%
European Bond	0.40%	1%
North American Bond	0.40%	1%
UK Bond	0.40%	1%
World Bond	1.00%	1%
High Yield Bond	1.00%	1%
Dollar Deposit	0.00%	1%
Sterling Deposit	0.00%	1%
Euro Deposit	0.00%	1%

The External Fund Fee and the Annual Management Charge are taken into account in the published unit prices of the funds. These fees are current as at March 2016.

Further information on the funds can be obtained from our Online Service Centre at [www.rl360.com](http://www.rl360.com).

### Important notes

This leaflet should be read in conjunction with the relevant *Brochure, Information Guide* and the *Investment Fund Guide* which contain full details of the charges and are available from us at our Registered Office.

It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations. RL360 Insurance Company Limited is not responsible for, and will not compensate policyholders in relation to, the performance of their underlying funds. We make no warranty as to the performance of the funds.

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 reserves the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.

The documentation of the scheme has been authorised by the Securities & Futures Commission in Hong Kong, pursuant to Section 105 of the Securities and Futures Ordinance. Authorisation does not imply official recommendation. In giving this authorisation, the Commission has made no assessment of, nor does it take responsibility for, the financial soundness or merits of the scheme nor has it verified the accuracy or truthfulness of statements made, or opinions expressed, in the documentation.

The scheme is governed by, and shall be construed in accordance with, the law of the Isle of Man but the parties involved have the right to bring legal action in a Hong Kong court.