

With so many savings products available, you may feel like you can't see the wood for the trees when comparing the different charges that apply. Why not cut through the forest of numbers with our competitively priced regular savings product – Quantum.

We make all of our charges transparent through the product (not funds) meaning the investment manager's quoted performance for their fund is exactly the fund performance your client can expect within their Quantum policy.

**In addition**

We do not apply any initial fund charges, no switching, dealing or custodian fees and no additional credit card fees.

**And there's more...**

With extra allocation for larger premiums and direct access (not mirror funds) to a comprehensive fund range,

Quantum should be top of the list when discussing regular savings solutions with your clients.

**Question**

So what's it going to cost my client?

**Answer**

Not as much as you may think. The following table provides examples of the investment growth required to cover all the product charges (including the 1.50% per year contract charge) over the premium term, assuming that all premiums are paid and no withdrawals are taken.

**Important notes**

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

For further information, please read the Quantum literature suite available to download from [www.rl360adviser.com](http://www.rl360adviser.com).

**Required investment growth per year inclusive of all Quantum product charges\***

Term	Monthly premium				
	USD750	USD1,000	USD1,500	USD2,000	USD3,000
10	2.49%	2.22%	1.94%	1.91%	1.87%
12	2.24%	2.00%	1.77%	1.74%	1.71%
15	1.92%	1.73%	1.54%	1.51%	1.49%
18	1.75%	1.59%	1.43%	1.41%	1.39%
20	1.71%	1.56%	1.42%	1.40%	1.38%
25	1.63%	1.51%	1.39%	1.37%	1.35%

\* The growth rates are exclusive of any external fund management charges.

POLICY CHARGES.  
WITH QUANTUM  
IT'S CLEAR CUT

