

LONG-TERM LOYALTY PAYS



At RL360°, we enjoy rewarding our clients. So to thank them for making the commitment to save with us on a regular basis we add a loyalty bonus to their policy at the end of the premium term.

Unlike some providers, our bonus isn't based on premiums paid, but on the final fund value. This means greater potential for extra gains - the better the policy performs, the bigger the bonus.

How does the loyalty bonus work?

- Policies with a premium term of 10 years or more will qualify for the bonus at the end of the premium term.
- For each year that premiums are paid in full, a bonus of 0.25% will be added to the policy up to a maximum of 30 years.
- Therefore a policy can qualify for a maximum loyalty bonus of 7.50% at the end of the premium term.

The following tables provide examples of the potential fund values and loyalty bonuses that could be achieved, assuming an annual growth rate of 7.5%.

The figures shown assume:

- No escalation in premiums
- No withdrawals have been taken
- All premiums are paid throughout the premium term

Any period where a policy was on a premium holiday or the policy has been made paid up will not count towards the loyalty bonus.

Example 1 Premium: USD1,000 per month

| Premium term | Total premiums paid | Loyalty bonus % | Assumed annual growth rate: 7.5% | |
|--------------|---------------------|-----------------|--|---------------|
| | | | Final fund value (including loyalty bonus) | Loyalty bonus |
| 10 years | 120,000 | 2.50% | 155,477 | 3,792 |
| 15 years | 180,000 | 3.75% | 277,557 | 10,032 |
| 20 years | 240,000 | 5.00% | 438,872 | 20,899 |
| 25 years | 300,000 | 6.25% | 648,369 | 38,139 |
| 30 years | 360,000 | 7.50% | 941,545 | 65,689 |

Example 2 Premium: USD1,500 per month

| Premium term | Total premiums paid | Loyalty bonus % | Assumed annual growth rate: 7.5% | |
|--------------|---------------------|-----------------|--|---------------|
| | | | Final fund value (including loyalty bonus) | Loyalty bonus |
| 10 years | 180,000 | 2.50% | 236,218 | 5,761 |
| 15 years | 270,000 | 3.75% | 421,787 | 15,245 |
| 20 years | 360,000 | 5.00% | 667,097 | 31,767 |
| 25 years | 450,000 | 6.25% | 985,823 | 57,990 |
| 30 years | 540,000 | 7.50% | 1,431,911 | 99,901 |

The assumed growth rate used in both examples is inclusive of all the product charges.

The values shown in these examples assume that a constant growth rate has been achieved. In practice fund growth is prone to variance and future performance cannot be predicted.

To find out more visit:
www.rl360adviser.com/quantum-malaysia

Important notes

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