

LONG-TERM LOYALTY PAYS

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AT RL360, WE ENJOY REWARDING OUR CLIENTS. SO TO THANK THEM FOR MAKING THE COMMITMENT TO SAVE WITH US, WE ADD A LOYALTY BONUS TO THEIR PLAN AT THE END OF THE PAYMENT TERM.

Unlike some providers, our bonus isn't based on the amount a client pays into the plan, but on the final fund value. This means greater potential for extra gains – the better the plan performs, the bigger the bonus.

HOW DOES THE LOYALTY BONUS WORK?

- Plans with a payment term of 10 years or more will qualify for the bonus at the end of the payment term.
- The bonus will be equal to 0.25% of the final plan value for each year payments are made in full.
- Any period where a plan was on a payment holiday or has been made paid up will not count towards the loyalty bonus.

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 withdrawals have been taken; and
- All payments have been made throughout the payment term.

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.

IMPORTANT NOTES

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

Example 1 Payment: USD1,000 per month

Payment term	Total payments	Loyalty bonus %	Assumed annual growth rate: 7.5%	
			Final fund value (including loyalty bonus)	Loyalty bonus
10 years	120,000	2.50%	154,700	3,773
15 years	180,000	3.75%	275,392	9,954
20 years	240,000	5.00%	438,251	20,869
25 years	300,000	6.25%	639,426	37,613

Example 2 Payment: USD1,500 per month

Payment term	Total payments	Loyalty bonus %	Assumed annual growth rate: 7.5%	
			Final fund value (including loyalty bonus)	Loyalty bonus
10 years	180,000	2.50%	235,037	5,733
15 years	270,000	3.75%	418,498	15,126
20 years	360,000	5.00%	666,133	31,721
25 years	450,000	6.25%	972,229	57,190

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

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RL360 Insurance Company Limited, Labuan Branch (Company No. LF13039).
Management Office: Brighton Place, Ground Floor, U0213-U0215 Jalan Bahasa, 87014 Labuan F.T., Malaysia. Tel: +60 87 442 899/Fax: +60 87 451 899. Co-Located Office: Lot 17-05, Level 17, Menara HLX, No. 3 Jalan Kia Peng, 50450 Kuala Lumpur, Malaysia. Tel: +603 2167 8900/Fax: +603 2167 8999. A Licensed Labuan Life Insurer under the Labuan Financial Services & Securities Act 2010 (IS2016163).

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