



LIFEPLAN
LEBANON

**PROTECTION
FUND GUIDE**

MAY 2018

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INTRODUCTION

LifePlan Lebanon is all about providing protection, and in the insurance industry there are generally two different ways to do this:

1. A policy where you make payments and get nothing back if you stop paying; or
2. A policy where you make payments which are invested and may be worth something even if you stop paying and bring it to an end.

LifePlan Lebanon is the latter.

This guide provides you with information about the funds that a LifePlan Lebanon policy can invest into. It details some of the potential benefits and risks that you might experience when investing.

Before applying for LifePlan Lebanon you should speak to your financial adviser and read the rest of the literature suite in full, including the:

- Product Guide
- Key Information Document
- Terms and Conditions

You can access the complete suite of literature from our website www.r1360.com/lifeplanlebanon



CHOOSING YOUR FUNDS

When you apply you tell us which funds you would like your regular payments to be invested in.

We invest your money creating "units" in the fund, and each unit is valued using the fund price. As the fund price goes up your units increase in value and as the price goes down they decrease.

The goal for your policy is to be worth a similar value, or more, to the cover you require at the point of making a claim.

LifePlan Lebanon offers a Lebanese deposit fund which you must invest at least 50% of your payments into. But you can invest more if you want.

With the remaining amount you can choose from a range of funds provided by some of the world's leading managers including BlackRock, BNY Mellon, Franklin Templeton, Invesco, Schroders and UBS.

YOUR CHOICE MATTERS

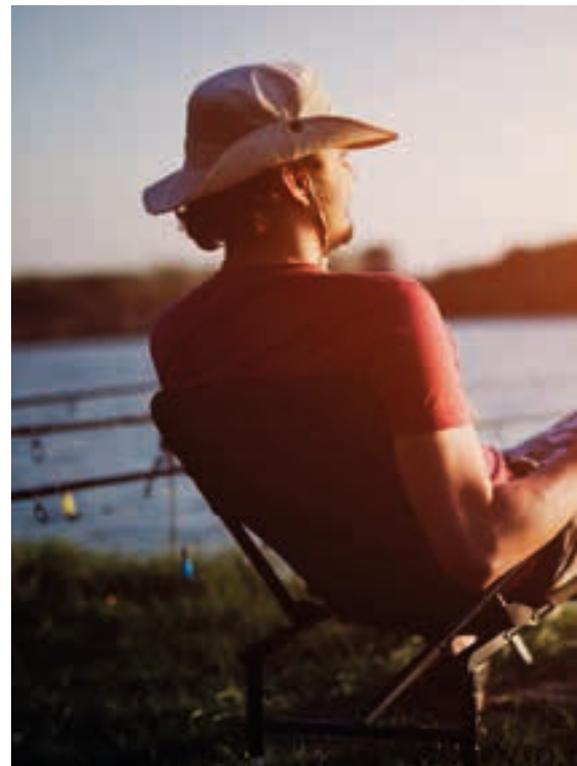
Imagine an athletics team. Now think about all the different events that those athletes will take part in. Why are there specific athletes for certain events? Why not have one person take part in every event? It simply comes down to some individuals being better adapted to certain events than to others.

Likewise with investments you have some which are designed to achieve one goal and others designed to achieve something else.

The question for you is whether you prefer the type of athlete who consistently achieves respectable times and results or the potential of a star who could win the championship but is equally likely to finish last?

Funds matter because the selections you make will determine how your policy performs and the experience you have whilst meeting your goals.

In our industry we talk about this as your risk appetite, and you need to decide how much risk you are hungry for.





ASSESSING RISK

To help you understand the level of risk attached to each fund, a risk vs reward scale of 1 to 7 is used.

The scale is calculated using a European industry standard, with 1 indicating lower risk and 7 being higher risk.

You will see the risk indicator in a document referred to as the “KIID”, this is the Key Investor Information Document. You can find copies of these online via the LifePlan Lebanon Fund Centre on our website.

If for any reason a fund within the range doesn’t use this standard or produce a KIID, our fund data provider, Morningstar, calculates the appropriate risk rating for us.

DIGGING DEEPER

Your adviser can provide you with professional support in choosing the right funds to meet your objectives, but if you want to know more for yourself we provide access to more than just the KIID.

In our online fund centre you will find the:

Fund Prospectus – a legal document that details the investment objective, policy and strategy of a fund or group of funds. This is an in depth and technical document.

Factsheet – usually produced each month providing a summary of performance, holdings and charges.

The fund centre is also a great place to keep up-to-date with daily price changes, and performance over a selection of time periods and methods. It allows you to produce graphs, look at several funds side by side and produce a printable performance bulletin for all the funds in the range.

It even lets you filter the range of funds in a number of ways including by risk rating. Ultimately our online fund centre is updated daily and is the very best place to go to ensure you have all the latest fund information available.

LOWER RISK

HIGHER RISK



Potentially lower reward

Potentially higher reward

MAKE YOUR SELECTION

The following overview lists each fund available by sector along with a range of information about it. Most of these are clear, but some terms you might be unfamiliar with, so here is an explanation:

ISIN - this is simply a reference which identifies the fund in line with international standards

Domicile - this is where the fund structure has been set up, many of which will be in Luxembourg

OC % - this is the overall ongoing charge for operating the fund which is already reflected in the fund price

Perf fee% - this is a performance fee that may become payable where the fund performance has exceeded a certain amount (in fund literature you might see this referenced as the “benchmark”, “hurdle rate” or “water mark”). Performance fees are normally payable in addition to the ongoing charges but also reflected in the price. The fund prospectus will tell you more.

Fund of funds - this is when the fund invests into a series of other funds, these may be offered by the same fund company or multiple other fund companies

Socially conscious - these funds generally invest into companies that operate by certain ethical principles, provide social benefits or are sensitive to the environment.

Remember can you choose up to 4 additional funds along with the Lebanese Deposit Fund and you can make changes at any time after your policy starts. We call this a “switch”. A switch form is available on our website to help you do this.



Data is sourced from Morningstar® and is correct as at 1 May 2018.

INTERNAL FUNDS

| Name | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------|-----|------|-------------|-------------|-------------|------|------------|---------------|--------------------|
| Lebanese Deposit Fund | USD | - | - | 04/01/16 | Isle of Man | 0.75 | - | - | - |

EXTERNAL FUNDS

Currency/Money Market

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|----------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Goldman Sachs USD Liquid Reserve | Admin | USD | IE0031294410 | 1 | 01/08/96 | Ireland | 0.45 | - | - | - |
| UBS (Lux) Money Market | P | USD | LU0006277684 | 1 | 25/11/88 | Luxembourg | 0.74 | - | - | - |

Equity - Asia Pacific Including Japan

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|-------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Matthews Asia - Asia Dividend | A | USD | LU0491817952 | 5 | 26/08/10 | Luxembourg | 1.84 | - | - | - |

Equity - Europe Including UK

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|-----------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Jupiter European Growth Hgd | L | USD | LU0966834136 | 5 | 02/10/13 | Luxembourg | 1.72 | - | - | - |

Equity - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|----------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| BNY Mellon Global Equity | A | USD | IE0004004283 | 5 | 29/01/88 | Ireland | 2.14 | - | - | - |
| Fidelity Funds Global Dividend | A | USD | LU0772969993 | 5 | 04/05/12 | Luxembourg | 1.89 | - | - | - |
| First Eagle Amundi International | AU-C | USD | LU0068578508 | 4 | 27/10/06 | Luxembourg | 2.20 | 15.00 | - | - |
| Franklin Mutual Global Discovery | A | USD | LU0211331839 | 5 | 25/10/05 | Luxembourg | 1.83 | - | - | - |
| Invesco Global Equity Income | R | USD | LU0607513230 | 5 | 30/09/11 | Luxembourg | 1.71 | - | - | - |
| Janus Henderson Global Equity | A | USD | LU0200076999 | 5 | 24/03/05 | Luxembourg | 1.71 | - | - | - |

Equity - North America

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Franklin US Opportunities | A | USD | LU0109391861 | 5 | 03/04/00 | Luxembourg | 1.81 | - | - | - |
| Schroder ISF US Small & Mid-Cap Equity | A | USD | LU0205193047 | 5 | 10/12/04 | Luxembourg | 1.84 | - | - | - |

Fixed Interest - Asia

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|--------------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| BlackRock GF Asian Tiger Bond | A2 | USD | LU0063729296 | 3 | 02/02/96 | Luxembourg | 1.22 | - | - | - |
| Pictet Asian Local Currency Debt | P | USD | LU0255797556 | 4 | 26/06/06 | Luxembourg | 1.54 | - | - | - |
| Schroder ISF Asian Bond Total Return | A | USD | LU0106250508 | 5 | 16/10/98 | Luxembourg | 1.38 | - | - | - |
| Templeton Asian Bond | A | USD | LU0229949994 | 4 | 25/10/05 | Luxembourg | 1.40 | - | - | - |

Fixed Interest - Emerging Markets

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Investec GSF Latin American Corporate Debt | A | USD | LU0492942718 | 3 | 30/04/10 | Luxembourg | 1.91 | - | - | - |
| Schroder ISF Emerging Markets Debt Absolute Return | A | USD | LU0106253197 | 4 | 29/08/97 | Luxembourg | 1.87 | - | - | - |

Fixed Interest - Global

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| BNY Mellon Global Bond | A | USD | IE0003924739 | 4 | 10/12/01 | Ireland | 1.14 | - | - | - |
| PIMCO GIS Global Investment Grade Credit Hgd | E | USD | IE00B3K7XK29 | 3 | 10/12/08 | Ireland | 1.39 | - | - | - |
| Templeton Global Bond | A | USD | LU0252652382 | 4 | 28/04/06 | Luxembourg | 1.40 | - | - | - |

Fixed Interest - US Dollar

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|--|-------------|-----|--------------|-------------|-------------|----------|------|------------|---------------|--------------------|
| Natixis Loomis Sayles Multisector Income | RE/A | USD | IE00B5Q4WK41 | 3 | 12/01/10 | Ireland | 1.71 | - | - | - |

Global Managed

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|----------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| BlackRock GF Global Allocation | A2 | USD | LU0072462426 | 4 | 03/01/97 | Luxembourg | 1.78 | - | - | - |
| Carmignac Patrimoine | A | USD | FR0011269067 | 4 | 18/06/12 | France | 1.76 | 10.00 | - | - |
| MFS Meridian Global Total Return | A1 | USD | LU0219441499 | 4 | 26/09/05 | Luxembourg | 1.93 | - | - | - |
| Templeton Global Income | A | USD | LU0211326755 | 5 | 27/05/05 | Luxembourg | 1.69 | - | - | - |

Hedge/Structured Product

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|-------------------------------------|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Invesco Global Targeted Returns Hgd | A | USD | LU1004132723 | 3 | 18/12/13 | Luxembourg | 1.56 | - | - | - |

Islamic

| Name | Share class | Ccy | ISIN | Risk rating | Launch date | Domicile | OC % | Perf fee % | Fund of funds | Socially conscious |
|---|-------------|-----|--------------|-------------|-------------|------------|------|------------|---------------|--------------------|
| Amundi Islamic Asia Pacific Quant | C | USD | LU0399639060 | 6 | 21/10/10 | Luxembourg | 2.25 | - | - | - |
| BNP Paribas Islamic Fund Equity Optimiser | CC | USD | LU0245286777 | 5 | 05/04/06 | Luxembourg | 2.02 | - | - | - |
| Franklin Global Sukuk | A | USD | LU0792756115 | 3 | 10/09/12 | Luxembourg | 1.50 | - | - | - |
| Templeton Shariah Global Equity | A | USD | LU0792757196 | 5 | 10/09/12 | Luxembourg | 1.90 | - | - | - |

FUND OBJECTIVES

INTERNAL FUNDS

Lebanese Deposit Fund

The fund intends to offer a high degree of capital preservation and liquidity alongside a steady increase in value by investing in a range of deposits issued by Lebanese banks.

EXTERNAL FUNDS

CURRENCY/MONEY MARKET

Goldman Sachs Liquid Reserve

The fund seeks to maximise current income consistent with the preservation of capital and daily liquidity by investing in high quality money market securities and instruments.

UBS (Lux) Money Market Fund

A broadly diversified portfolio of selected money market instruments from top-class issuers. The fund portfolio's average residual term to maturity may not exceed one year. The overriding investment objective is to preserve capital by generating continuous positive returns.

EQUITY - ASIA PACIFIC INCLUDING JAPAN

Matthews Asia - Asia Dividend

Seeks to provide a level of current income that is higher than the yield generally available in Asia Pacific equity markets over the long term.

EQUITY - EUROPE INCLUDING UK

Jupiter Global Funds European Growth

The fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.

EQUITY - GLOBAL

BNY Mellon Global Equity

Seeks to achieve a long-term capital growth through investment primarily in a portfolio of equity securities of companies located worldwide. Up to one third of the sub-fund's assets may be invested in a portfolio of equity-related or debt securities of companies located worldwide.

Fidelity Funds Global Dividend

Aims to provide income and long-term capital growth. At least 70% invested in income producing company shares globally. The choice of assets is guided by attractive dividend yields in addition to the potential for capital growth.

First Eagle Amundi International

The fund seeks to offer investors capital growth through diversification of its investments over all categories of assets and a policy of following a "value" approach. To pursue its goal, it invests two-thirds of its net assets in equities, equity-linked instruments and bonds without restriction in terms of market capitalisation, geographical diversification or in terms of what part of the assets of the fund may be invested in a particular class of assets of a particular market.

Franklin Templeton - Franklin Mutual Global Discovery

The fund aims to achieve capital appreciation by investing in common stock, preferred stock and debt securities convertible or expected to be convertible into common or preferred stock of mid or large-cap companies of any nation with a market capitalisation around or greater than US\$1.5 billion. It may also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations.

Invesco Global Equity Income

The fund aims to generate a rising level of income, together with long term capital growth, investing primarily in global equities. In pursuing this objective, the Investment Adviser may include investments that they consider appropriate which include transferable securities, money market instruments, warrants, undertakings for collective investment, deposits and other permitted investments.

Janus Henderson Global Equity

The fund aims to achieve above average long-term capital growth, in excess of long-term capital growth that is typically achieved from global equity markets. The fund will invest principally in a concentrated portfolio of global securities with a bias to those companies that have developed strong franchises and competitive advantages. These companies will typically operate in markets that the Investment Manager believes will offer sustainably high levels of growth.

EQUITY - NORTH AMERICA

Franklin Templeton - Franklin US Opportunities

The fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Schroder ISF US Small & Mid-Cap Equity

To provide capital growth primarily through investment in equity securities of smaller and medium-sized US companies. Smaller and medium-sized US companies are considered companies which, at the time of purchase, form the bottom 40% by market capitalisation of the US market.

FIXED INTEREST - ASIA

BlackRock Global Funds Asian Tiger Bond

The fund looks to maximise total return by investing at least 70% of its total net assets in the fixed income transferable securities of issuers domiciled in, or exercising the predominant part of their economic activity in, Asian Tiger Countries. The fund may invest in the full spectrum of available securities, including non-investment grade. The currency exposure of the fund is flexibly managed.

Franklin Templeton - Templeton Asian Bond

The fund seeks to achieve total return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in fixed and floating rate debt securities and debt obligations of governments and/or government related issuers located throughout Asia.

Pictet Funds (Lux) Asian Local Currency Debt

The fund seeks capital growth by investing at least two-thirds of its total assets in a diversified portfolio of local-currency bonds issued in emerging Asian markets.

Schroder ISF Asian Bond Total Return

The fund aims to provide capital growth and income by investing in fixed and floating rate securities issued by governments, government agencies, supra-nationals and companies in Asia.

FIXED INTEREST - EMERGING MARKETS

Investec GSF Latin American Corporate Debt

The fund aims to provide a high level of income with the opportunity to grow by investing primarily in a broad range of bonds issued by companies in the Latin American region.

Schroder ISF Emerging Markets Debt Absolute Return

The fund seeks an absolute return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities issued by governments, government agencies, supra-national and corporate issuers in emerging markets.

FIXED INTEREST - GLOBAL

BNY Mellon Global Bond

The fund aims to maximise total returns from income and capital growth through investment primarily in a portfolio of international sovereign, government, agency, corporate, bank and asset backed debt and debt-related securities and in derivatives.

Franklin Templeton - Templeton Global Bond

The fund aims to maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains by investing principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government-related issuers worldwide.

PIMCO GIS Global Investment Grade Credit

The fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments. Portfolio duration may vary within two years of the benchmark and the fund may tactically invest up to 15% of assets in below-investment grade issues.

FIXED INTEREST - US DOLLAR

Natixis Loomis Sayles Multi Sector Income

The fund aims for high returns through capital growth and income. It will invest at least 80% of its total assets in securities that are intended to provide fixed periodic interest payments and the eventual return of the principal at a future date ("Fixed Income Securities"). The Fund may invest in Fixed Income Securities issued by companies, issued or guaranteed by the U.S. Government or its authorities or agencies or supranational entities, zero coupon securities, commercial paper and Regulation S Securities.

GLOBAL MANAGED

BlackRock Global Funds Global Allocation

The fund seeks to maximise total return. The fund invests globally in equity, debt and short term securities, of both corporate and governmental issuers, with no prescribed limits. In normal market conditions the fund will invest at least 70% of its total net assets in the securities of corporate and governmental issuers.

Carmignac Patrimoine

The fund aims to outperform its benchmark over a period exceeding 3 years. The investment policy takes into account the principle of risk spreading by means of the diversification of investments, with up to a maximum of 50% invested in international equities and between 50% and 100% invested in fixed income assets and/or variable rate government and/or corporate bonds and money market instruments. The average rating of the bonds held by the Fund shall be at least investment grade (rated at least BBB-/Baa3 by rating agencies). Fixed income products from emerging countries may not exceed 25% of net assets.

MFS Meridian Global Total Return

The fund's objective is total return, measured in US dollars. The fund invests in a combination of equity securities and debt instruments of issuers located in developed and emerging market countries. Historically the fund has invested approximately 60% of its assets in equity securities and 40% of its assets in debt instruments, but these allocations may vary generally between 30% and 75% in equity securities and 25% and 70% in debt instruments. The fund generally focuses its equity investments in larger companies it believes to be undervalued compared to their perceived worth (value companies) and its debt investments in corporate, government, and mortgage-backed debt instruments.

Franklin Templeton - Templeton Global Income

The fund aims to maximise current income while maintaining prospects for capital appreciation by investing in a diversified portfolio of debt and equity securities worldwide. It seeks income by investing in a portfolio of fixed and floating rate debt securities and debt obligations issued by government and government-related issuers or corporate entities worldwide, including in emerging markets, as well as stocks the portfolio manager believes offer attractive dividend yields.

HEDGE/STRUCTURED PRODUCT

Invesco Global Targeted Returns

The fund aims to achieve a positive total return in all market conditions over a rolling 3 year period. The fund targets a gross return of 5% p.a. above 3 month EURIBOR (or an equivalent reference rate) and aims to achieve this with less than half the volatility of global equities, over the same rolling 3 year period. There is no guarantee that the fund will achieve a positive return or its volatility target.

ISLAMIC

Amundi Islamic Asia Pacific Quant

The fund's objective is to outperform the reference indicator index comprised of the Dow Jones Islamic Markets Asia Pacific ex Japan Large cap index and the Dow Jones Islamic Markets Asia Pacific Small cap index equally weighted.

BNP Paribas Islamic Equity Optimiser

The fund seeks to increase the value of its assets over the medium term by investing in shares issued by companies that are part of the Dow Jones Islamic Market Titans 100 Index. The fund invests in a selection of shares which distribute the highest dividends compared to their price (dividend yield) and is rebalanced annually. The composition of the fund, as well as the investment process, are validated by the fund's Sharia Supervisory Committee.

Franklin Templeton - Franklin Global Sukuk

To maximise, consistent with prudent investment management, total investment return, consisting of a combination of profit income and capital appreciation. The fund seeks to achieve this objective by investing principally in a portfolio of fixed and floating rate Shariah compliant securities (including non-investment grade securities), including Sukuk, Murabaha and Wakala placements and other short term instruments issued by government, government-related and corporate entities located in developed and developing countries.

Franklin Templeton - Templeton Shariah Global Equity

The fund seeks long-term capital growth by investing primarily in Shariah compliant equity securities of companies of any nation, including Emerging Markets. The fund's managers believe that greater value can be found by looking at companies globally rather than by limiting oneself to a single market.

IT'S DOWN TO YOU



**WE ARE HERE AS PART OF
A LONG-TERM, ONGOING
RELATIONSHIP AND WANT YOU
TO ACHIEVE YOUR GOALS.**

We can't make any investment decisions for you and are not responsible for how the funds perform.

You must be happy with the fund choices you or your adviser makes before going ahead. We do not check their suitability for you.

We offer online access to all of our policyholders so you can monitor your policy performance daily if you wish. We can't stress enough how important it is you treat your LifePlan Lebanon like any other financial product you have, review it regularly, ask questions and talk to your financial adviser about anything you are unsure of.

IMPORTANT INFORMATION

There's no getting away from the fact that whether you choose low risk, high risk or a combination of both, there is always some risk. In the most extreme of cases this could result in you receiving nothing back from your policy.

Your policy is protected by the Isle of Man Compensation of Policyholders Protection Scheme which will cover an amount equal to 90% of your policy value (subject to the provision of the scheme) should RL360 become insolvent.

This protection does not extend to fund companies becoming insolvent, and because the funds are owned in the name of RL360 it is extremely unlikely that compensation will be available from other schemes.

We would also like to make you aware that fund prices will go up and down during the life of your policy and just because a fund has performed well in the past doesn't mean it will continue to do so in the future. You should also consider the impact of exchange rates on fund prices which might fluctuate purely due to the value of one currency compared to another.

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Registered with the Commercial Register
in Beirut on 23 March 2012 under Number
1015174.

Registered with the Insurance Companies'
Registry in Lebanon on 29 November 2011
under Number 250 and subject to the law
governing insurance companies.

Registered Office: International House,
Cooil Road, Douglas, Isle of Man, IM2 2SP,
British Isles. Registered in the Isle of Man
number 053002C. RL360 Insurance
Company Limited is authorised by the
Isle of Man Financial Services Authority.

**PROTECTING YOU
WHEN LIFE DOESN'T
GO ACCORDING
TO PLAN**