

QUANTUM

The flexible regular savings policy from RL360° combining choice with quality global funds to help investors build wealth for the future.

Why choose Quantum?

Whether the aim is to save for a more secure future or for a specific purpose such as retirement or a child's education, for most people the only way to achieve this is to save for it. Quantum provides that disciplined savings routine, so that you can plan for a better future.

Main product features and benefits

- Start investing from USD320 (or currency equivalent) per month with no maximum
- Choose a savings term that fits your investment horizon
- Choice of 7 policy currencies: GBP/EUR/USD/CHF/AUD/HKD/JPY
- 100% of each regular premium invested into your chosen funds
- Larger premiums qualify for up to 2% extra allocation
- Up to 6 times your first monthly premium added as a bonus on day one
- Saving for 10 years or more will qualify for a loyalty bonus at the end of the payment term boosting final values
- Make payments from your credit or debit card with no additional card charges*
- Flexibility to stop and start payments outside the initial allocation period
- Buy and sell funds at anytime. It's simple, hassle-free and available with no additional costs
- Access to over 300 external funds from industry-leading fund managers
- Cash withdrawals available subject to product rules
- Ability to vary premiums and make lump sum top ups from USD8,000
- 24/7 online policy information
- Online fund switching available

* American Express payments will be subject to a 1% charge.

So what's it going to cost?

The charges associated with investing in Quantum are spread over the payment term of your policy, so to give yourself the best chance of reaching your investment goals, you should continue to invest throughout the whole of the payment term which will help to reduce the overall effect of the charges on your investment return.

The table overleaf provides examples of the investment growth required to cover all of Quantum's charges over the payment term, assuming that all premiums are paid and no withdrawals are taken.

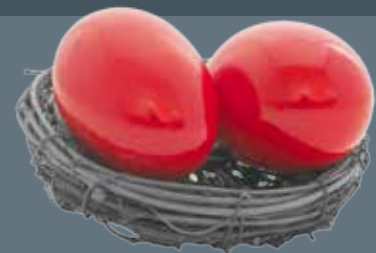
Building wealth



Providing for your children's education needs



Preparing for retirement



Check out our financial planning calculators at www.rl360.com

You can count on us

RL
360°

Required investment growth per year inclusive of all product charges

Term (yrs)	\$320	\$500	\$750	\$850	\$1,250	\$1,500	\$2,000	\$3,000	\$5,000
10	3.04%	2.63%	2.49%	2.25%	2.17%	1.94%	1.91%	1.87%	1.84%
11	2.84%	2.49%	2.36%	2.14%	2.06%	1.85%	1.82%	1.79%	1.76%
12	2.67%	2.36%	2.24%	2.04%	1.97%	1.77%	1.74%	1.71%	1.69%
13	2.53%	2.25%	2.14%	1.95%	1.88%	1.70%	1.67%	1.65%	1.63%
14	2.40%	2.15%	2.05%	1.87%	1.81%	1.64%	1.62%	1.59%	1.57%
15	2.30%	2.02%	1.92%	1.75%	1.70%	1.54%	1.51%	1.49%	1.47%
16	2.21%	1.95%	1.85%	1.70%	1.65%	1.50%	1.48%	1.45%	1.43%
17	2.13%	1.89%	1.80%	1.66%	1.60%	1.46%	1.44%	1.42%	1.40%
18	2.06%	1.84%	1.75%	1.61%	1.57%	1.43%	1.41%	1.39%	1.37%
19	2.03%	1.83%	1.74%	1.61%	1.56%	1.44%	1.42%	1.39%	1.38%
20	2.00%	1.79%	1.71%	1.58%	1.54%	1.42%	1.40%	1.38%	1.36%
21	1.98%	1.78%	1.70%	1.58%	1.54%	1.42%	1.40%	1.38%	1.36%
22	1.96%	1.77%	1.69%	1.58%	1.53%	1.42%	1.40%	1.38%	1.37%
23	1.94%	1.76%	1.68%	1.57%	1.53%	1.42%	1.40%	1.38%	1.37%
24	1.92%	1.75%	1.67%	1.57%	1.52%	1.42%	1.40%	1.38%	1.37%
25	1.88%	1.71%	1.63%	1.53%	1.49%	1.39%	1.37%	1.35%	1.33%

Policy charges explained

Initial unit charge

0.50% per month will be taken from the value of initial units held in the policy. This charge will only be taken during the payment term.

The initial unit charge covers associated set up costs incurred when you invest in a Quantum.

Contract charge

0.125% per month of the policy value taken whilst the policy remains in-force.

Policy fee

\$8.00 per month taken from accumulation units whilst the policy remains in-force.

The contract charge and policy fee cover the ongoing administration and servicing of your policy.

What do the figures in the above table actually mean?

Taking the example of \$500 per month for 25 years from the above table, to cover all of Quantum’s charges during the payment term so that you get back what you paid in, your policy will need to grow by 1.71% each year. Any return in excess of this figure will be the investment growth in your policy.

Please note that Quantum is a medium to long-term savings plan and that the examples shown above do not cover all scenarios. Other terms are available and your adviser will be able to provide you with specific details on request.

Important

Initial allocation period - This is the first 18 to 24 months (based on the payment term you select) where each premium you pay will be allocated to initial units in your policy. These units are invested into the funds you select and are subject to initial unit and contract charges during the payment term. At the end of the initial allocation period, your regular premiums will be allocated to accumulation units in the funds you select.

If you encash your policy before the end of the payment term, the initial units will be subject to an early surrender charge. This charge reduces the nearer your policy is to the end of the payment term.

Financial advice - This is a summary and general introduction to the reasons why you might consider Quantum as part of your financial planning objectives. You should speak to your financial adviser and read the full Quantum literature suite before making your decision.

We will only accept business that is introduced via a financial adviser.

 You can access the product literature from our website: www.rl360.com

Find out more



You can find out more about RL360° and investing in the Isle of Man by watching our short videos **Why choose RL360°?** and **Why the Isle of Man** at www.rl360.com