



360° VISION

Take a closer look

You can count on us **RL**
360°

Contents

- 1 Welcome to our latest production
- 2 A winning formula
- 4 The team just expanded
- 6 The human touch, with a little help from our friends
- 8 Running rings round the competition
- 12 Stay ahead of the crowd

WELCOME TO OUR LATEST PRODUCTION

RL360° (previously known as Royal London 360°) has been one of the great long-running success stories in international financial services. And now, with our recent management buy out, we've set the stage for further expansion.

As well as adopting a (slightly) new name, we've added to our winning formula in a number of ways. Combined with our rich heritage and track record, we also have the energy and ideas of a start-up. And, while we have the fleetness of foot and scalability of a stand-alone company, we have the support of partners who share our ambition, and bring major private equity funding.

Most importantly, however, the award-winning cast stays the same. And so does our driving vision: to serve more markets with fresh, innovative products and services. All characterised by exceptional flexibility and value.

We're based in the offshore financial stronghold of the Isle of Man, from where we do business in the Far East, Middle East, Africa, Latin America and the UK.

Extending our successful run depends, of course, on us continuing to offer you these superior solutions, along with the benefits of offshore investing that our Isle of Man location affords.

You can find out what makes our products so much more suitable for worldwide investors later in this brochure. As for service - we believe one world is not enough. So, as well as providing exceptional personal service in the human world, we've also completely re-thought how we can serve you in the online world. As a result, you can access policy and other information as and when you choose.



Success is created by bringing together every advantage, starting with the most fundamental – location. That’s why we’re based in the Isle of Man; and we think you’d be hard pushed to find a better base for your money.

A WINNING FOR

Welcome to the Isle of Man

First, consider that the world and its financial institutions have endured some stormy weather in the last few years. The financial fortress of the Isle of Man, however, offers a very safe haven. As a well-established global financial centre, the island has an outstanding reputation for investor protection and security. This is due to the comprehensive legislation enforced by the Isle of Man Insurance and Pensions Authority (IPA). Our policyholders are protected by the Isle of Man Compensation of Policyholders protection scheme, which covers 90% of our liability should RL360° be unable to meet its financial obligations (subject to the provisions of the scheme). In short, our policyholders are protected by the laws of an offshore financial jurisdiction that cares deeply about investor protection and corporate stability.

MULA



The Isle of Man Government is also committed to promoting the island's reputation as a highly respected financial centre, and an established platform for business success and prosperity.

Third party referees agree. As at April 2014, the Isle of Man has both an Aa1 sovereign rating from Moody's, and has also been recognised by the IMF as a well-regulated offshore finance centre of excellence.

It gets better. The Isle of Man's offshore status offers clients greater scope for tax efficiency. This is because an investment in an offshore bond is not subject to any ongoing tax in the Isle of Man. This means you can manage your investments within the offshore bond without having to worry about tax charges arising each time you restructure your portfolio*. Also, depending on your country of residence, you may be able to defer any tax payable on the growth of your investment until such time as you cash it in.

And, there's more. Though we structure bonds as long-term investments, an offshore bond also lets you access your money more easily if you need to, when compared with other investment structures that may impose restrictions.

In short? By investing with RL360° offshore in the Isle of Man, clients can hold onto more of their money. And they can also access a wider range of investment opportunities than are available onshore.

** funds in some jurisdictions may impose a withholding tax*

THE TEAM JUST EXPANDED

Over the last few years, we've doubled our share of business and increased our sales team accordingly. Why? Because advisers like you have seen that RL360° offers products and service of a quality that our competition simply can't match.



Meanwhile, behind the scenes, we've been continuing to up our game. In recognition of our success and drive, independent private equity firm Vitruvian Partners LLP (Vitruvian) supported us in a management-led buy out in November 2013. This has been widely regarded as a winning move. For example, following the ownership change, AKG referred to RL360° as 'a financially strong standalone operation with very strong operational characteristics and positive development potential'.

In addition, our previous parent Royal London Group has paid us the compliment of retaining a financial interest in RL360°. And, as if all that wasn't enough, RL360° will be further strengthened through support from the global insurance giant MunichRe.



All this means we are financially secure and, importantly, scalable. So while we will continue to offer our entire range of products in markets where we already operate, we'll also build on these and move into new markets too. So wherever you may be, today or tomorrow, you'll be able to rely on our global scale; and the all-round perspective and experience that comes from working with sophisticated clients, in markets from all points of the compass.

Alongside our deep financial resources, we also have full continuity of key people. The entire RL360° senior management team has committed personally to the future of RL360°, ensuring structural, operational, and strategic stability.

Altogether, we're over 220 people strong. That's more than 220 dedicated specialists committed to delivering customer satisfaction, and protecting their hard-earned investments. So whether you're an investor or financial adviser, you can be sure that we won't outsource our promises; and you don't find that too often these days.

If you would like more details about anything to do with our company ethos, structure, products or services, please don't hesitate to get in touch.

Ask anyone on the team.

A closer look at Vitruvian

Vitruvian is an independent, FCA authorised private equity firm which specialises in middle market buyouts, growth buyouts and growth capital investments in the UK and Northern Europe. Vitruvian focuses on investing in dynamic situations in industries characterised by growth and change such as financial services, business services, information technology, media, telecoms, healthcare and leisure.

www.vitruvianpartners.com

As a busy financial adviser or time-pressed policyholder, keeping in touch by mobile, laptop or tablet, it's vital you have ready access to all relevant and up-to-date information. That means you need a deep level of support, based on a deep understanding of your needs.

Of course, you can always telephone or email us, and talk to a professional. (If you like talking to automated services, you may have to try elsewhere.)

When you need to look at a multiplicity of real-time facts and figures, however, and compare options quickly and interactively, you can't beat the power of the internet. Which is where our impressive online resources and tools come in.

RL360° has launched a new (and now award-winning) Online Services Centre. For advisers, this offers comprehensive fund research facilities, a unique early warning system dashboard, and superb, intuitive online switching and dealing. You can also access a detailed valuation and premium history for all policies.



THE HUMAN TOUCH

With a little help from our friends

The system is totally flexible and accommodates different business structures, that can be updated as and when people within your business change.

Clients with an RL360° policy can register too, giving them instant access to their latest valuations and policy information.

Of course, every online presence is a work in progress, and we'll continue working hard to develop and evolve the services we offer you. But here's a summary of what you can already call on, when you register for our Online Services Centre.

Servicing

Our new **Online Services Centre** gives you everything you need to monitor and maintain your policies. You can:

- View full policy valuations both current and backdated. You can also prepare and save a valuation in PDF format for onward email
- View all transactions that have been carried out on the policy
- Receive advanced warning when something has changed or needs to be actioned, such as upcoming premiums or credit card expiry, through our unique dashboard function.

Switching and dealing

When it comes to switching and dealing the holdings in your policies, you need a fast, reliable and easy-to-use system. Again, you'll find what you're looking for in our Online Services Centre. You can instruct:

- Changes to the holdings of policies for which you currently have switching or dealing rights
- Transfers of currencies to invest in alternative denominations, for onward investment
- How future premiums will be split between different funds
- Rebalance a portfolios, based on the last set of instructions keyed online.

As always with RL360°, there's more. The details are, of course, online.

Fund research

Developed with one of the leading investment data suppliers, FE (formerly Financial Express), the RL360° online Fund Centre lets you access data on over 80,000 collective investments.

You can search, analyse, monitor, and report with tremendous flexibility, using a wide range of selection criteria. You can create shortlists, and generate client-facing portfolios and reports.

All of which is to say that we offer you a site that you'll find very user-friendly. Almost human, in fact. But please, don't just take our word for it. See our online vision for yourself at **www.rl360adviser.com**.

You'll love us online
(just like the awards jury)

Winner

"Best International Financial Adviser Portal"
Professional Adviser International Fund & Product Awards 2013

Our upgraded **www.rl360.com** website won Best International Financial Adviser Portal in the 2013 Professional Adviser International Fund and Product Awards.

Did we mention the human touch?

While our IT experts toil away, we're also improving human-to-human service in lots of small-but-important ways too. So you can always speak to a person, not some automated phone system. And you can do so at a time that suits you, because we've changed our opening hours to better serve our clients and advisers in different time zones: our Contact Centre is now operating 12 hours a day.

What's more, to further improve turnaround times, we're carrying out more of our business processing locally from our regional offices in Hong Kong and Dubai. Not only because we treat you with respect, but because we also value your time just as highly as you do. What's more, we keep our promises; and we do what we say.

Any questions? Just call us for a chat. Human to human.

To begin with, we know the territory. Literally. We have a long and full understanding of the people in the markets we operate in. We know how, when clients are working abroad, they have greater responsibility for funding their own futures – and for protecting their families and their lifestyles against the unforeseen.

And, to add a distinctly bright note, we understand how they may also be able to enjoy wealth-building or wealth-preserving opportunities not available in all domiciles. This is why we've spent so much time developing and bringing investment products to international marketplaces, as well as providing trust and tax planning solutions. As a result, our products work well for expatriates as well as local nationals.

RUNNING RINGS ROUND THE COMPETITION

Our unique product range and vision all circles around one big idea: to build and protect wealth for our clients. It's why we exist. But what makes us different in this market? So much more intelligent, and effective?

Our experience and expertise is then supported by some of the most sophisticated back office systems in the industry, giving us the administrative heft to manage white label ventures and platforms.

Next, and just as important, we always think of our customers as individuals, every one of whom requires a bespoke and flexible investment solution. Which is why our products are specifically designed to fulfil these requirements. They range from protection to investment, and from tax to estate planning, supporting the various needs during each individual's investment or savings life cycle.

Finally - remember the human touch? We operate exclusively through partners, independent advisers or networks of advisers; and we provide deep levels of support not only online, but also through our marketing, service and locally-based sales teams. We also take the term 'partnership' very seriously. We're here for the long term, and we appreciate that helping you develop your business is the only way we can develop our own.



Here's a quick round-up

RL360° offers you a wide range of investment, savings and protection products, complemented by a sophisticated trusts and tax planning service. We also offer a best-in-class investment platform (Wrap) proposition.

Flexibility and individual investment needs are paramount, so this isn't the place to talk too much about specific products. But for now, here's a brief 360° overview of the ground we cover, and why our products offer more than just a degree of difference. For more information, please visit us online at www.rl360.com

Regular premium

Our Quantum and Paragon products give internationally mobile clients a simple way to add to their savings, by direct investment into a quality fund range. (Unlike some, we don't create insurance funds that mirror the external fund but add more charges). There are no initial charges – no bid-offer spreads – and no charges for switching. Nothing, in short, to cramp your investment style. We believe this makes portfolio management within Quantum and Paragon extremely cost effective, especially in comparison to holding funds directly. And, to round things off, we build in exceptional bonuses.

Generally speaking, our Quantum product is best for those with larger amounts to invest over the medium term. So it tends to be favoured by people who want to save large regular amounts for planned events such as school and university fees, a future wedding, to supplement retirement, or a deposit on a property. Quantum also has a very favourable bonus structure – the greater the growth achieved, the greater the bonus.

Our Paragon product, on the other hand, is positioned as the better choice for longer-term investment. The substantial loyalty bonuses make Paragon particularly suitable when saving for retirement over a longer period of time.

Single premium

When you have a lump sum to invest, we offer two broad choices. Oracle is a simple investment bond with a specific, though wide, fund range. More sophisticated investors may prefer PIMS, our portfolio bond, offering far wider investment choices.

First, Oracle. From a minimum \$32,000 lump sum, you can benefit from premiums allocated at a rate of up to 105% for larger investments. In addition, you can receive a loyalty bonus worth 0.5% of the policy value every year after the sixth policy year. You benefit from direct investment in a comprehensive range of quality external funds. There are no initial charges, no spreads, and no charges for switching. We believe this makes portfolio management extremely cost effective, especially compared with holding funds directly.

PIMS is aimed at more experienced investors, with a minimum £50,000 premium. Investment choices range from cash deposits to investment funds, and from specialist hedge funds to direct shares. Many of these investments can be purchased at a low charging level that simply wouldn't be available to individuals if they purchased the funds directly; while you also have the peace of mind and convenience of consolidated paperwork and valuations. You can also opt for discretionary investment management within your bond.

Protection

LifePlan allows clients to protect their families against the severe loss of income that could follow either unexpected death or critical illness. Available from as little as \$200 per month, it can provide cover on a whole of life and a term basis.

As well as providing protection against the unexpected, LifePlan can also facilitate IHT planning, where this is appropriate. LifePlan is also suitable for companies seeking key person insurance.

What's more, when both primary life cover and critical illness cover are included, we pack LifePlan with some very desirable 'extras' at no extra cost - and these are real benefits, such as terminal illness benefit and long term care.

Investment platforms (Wraps)

Internet-based Wrap accounts allow financial assets to be viewed and analysed on one simple platform, with dealing facilities too. In the UK market, RL360° is an experienced provider of offshore bonds, and we support and administer these for a number of leading Wrap providers. The Wrap market continues to grow, and our support will develop with it. This includes a specialist section of our website designed to assist our Wrap providers with additional information relating to offshore bonds, their tax benefits, and our comprehensive trust range.

Wraps are an important part of our development strategy, and we're building enviable expertise in this area. In fact, we recently won Best in Class, Wrap Proposition in the 2013 Professional Adviser International Fund and Product Awards. (If that sounds familiar, they're the same people who awarded us Best International Financial Adviser Portal 2013.)

Trusts and tax and planning advice

We are all challenged by the age-old conundrums of how to pass on our money as tax-efficiently as possible, to the right people, and at the right time. So, you'll be delighted to hear, help is at hand. And, to make you even more delighted, it's award-winning help.

Whether the intention is simply to avoid Isle of Man Probate, or to construct a comprehensive solution for tax succession planning, we offer a wide range of trusts to be used in conjunction with our products.

If you would like to know more about any of our trusts, our experienced and highly qualified technical team is on hand to help advisers with their clients' planning requirements.



With our Isle of Man base, global presence and client focus, we can take that all-important, all-round view of individual finances. One that's not limited by passing fashions or short-term reporting requirements.

Add to that the all-round perspective and experience that comes from working with some of the most financially savvy and demanding (and mobile) clients, worldwide.

So when you're considering offshore providers, we strongly recommend that you think of us first. Nowhere else will you find a service this personal, products this tailored, or the imaginative excellence on which we pride ourselves.

We invite you to take a closer look at RL360°. We're ready to show you exactly how much we can do for you, and how we can make everything run smoothly too. Like it's on wheels, in fact.

We look forward to doing business with you.



STAY AHEAD OF THE CROWD

RL360° gives you both the innovation and support you need to leave the competition behind. Here's a speedy summary.

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RL001d 05/14

You can count on us The logo consists of the letters 'RL' in a large, black, serif font, positioned above a horizontal line. Below the line, the number '360' is written in a red, serif font. A small red circle is located at the top right of the '0'.