RL360 MULTI-ASSET PORTFOLIOS (MAP)

FUND GUIDE

JULY 2026

RL360°

INTRODUCTION

The MAP funds are available to the following RL360 products:

- Protected Lifestyle (including Protected Savings and Protected Retirement)
- Safe Combination Bond
- International Safe Combination Bond
- Secure Investment Portfolio
- International Secure Investment Portfolio
- With Bonus Bond.

YOUR CHOICE OF PORTFOLIOS

The RL360 Multi-Asset Portfolios (MAP) are a series of internal insurance, fund of funds. So what does this actually mean? Well a "fund of funds" holds a portfolio of other investment funds rather than investing directly in equities, bonds or other securities. The benefit to you is that you get the expertise of multiple fund managers running the underlying funds, rather than just one.

We have 16 portfolios for you to choose from, 8 of them with a global investment focus in both USD and GBP, 4 with a US focus in USD and a further 4 with a UK focus in GBP.

Each one blends equity, fixed income and cash funds in differing percentages and are numbered 1 to 4. Every month we make sure that the percentages continue to stay the same; this is called rebalancing. Whilst there is no capital protection provided by the MAP funds, series 1 holds 45% in cash and is the most cautious of our portfolios. Series 4 holds just 12.5% in cash.

CHOOSING THE BEST PORTFOLIO FOR YOU

All of our MAP funds aim to marry steady growth with limited volatility, but in general each series, from 1 through to 4, increases in volatility as the equity exposure goes up. Depending on your attitude to risk and your financial objectives you need to decide on which funds or combination of funds is right for you. There are no guarantees but series 4 is likely to offer the greatest potential for long-term growth, whilst series 1 may be suitable if you have a shorter outlook and are looking to consolidate your existing position.

Your adviser can support you in choosing the right portfolio to meet your objectives, but if you want to know more for yourself you can view daily fund performance in our Multi-Asset Portfolios fund centre. This is available on our website at www.rl360.com/map

CHARGES

The MAP funds are subject to ongoing charges which we limit to 1.25% per year, meaning that where the underlying funds have a charge of 0.75% our charge is no more than 0.50%. We don't apply any bid/offer spread charges when you switch into or out of a MAP fund.

Fund ranges	Currency available	Investment region
Global Multi-Asset	GBP and USD	Global
UK Multi-Asset	GBP	UK
US Multi-Asset	USD	US

Please note that if you don't choose a portfolio which matches the currency of your plan, its value will be impacted by exchange rates.

The MAP funds are daily priced and daily traded giving you that added flexibility to switch between funds at any time.

FUND OBJECTIVES

GLOBAL PORTFOLIOS – GBP

RL360 Global Multi-Asset Portfolio 1 GBP

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 Global Multi-Asset Portfolio 2 GBP

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 10% in equities, 70% in fixed income and 20% in money market instruments.

RL360 Global Multi-Asset Portfolio 3 GBP

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 20% in equities, 67.5% in fixed income and 12.5% in money market instruments.

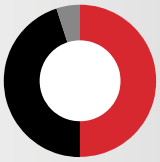
RL360 Global Multi-Asset Portfolio 4 GBP

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing globally into a mix of equity, bond and cash funds, with approximately 35% in equities, 52.5% in fixed income and 12.5% in money market instruments.

Underlying fund links

- UBS (Lux) Money Market Q Acc GBP (cash) – LU0395207615
- Invesco Sterling Bond C Acc GBP (fixed income) – LU1775981431
- Fundsmith Equity I Acc GBP (equity) – GB00B41YBW71

Portfolio 1 asset allocation



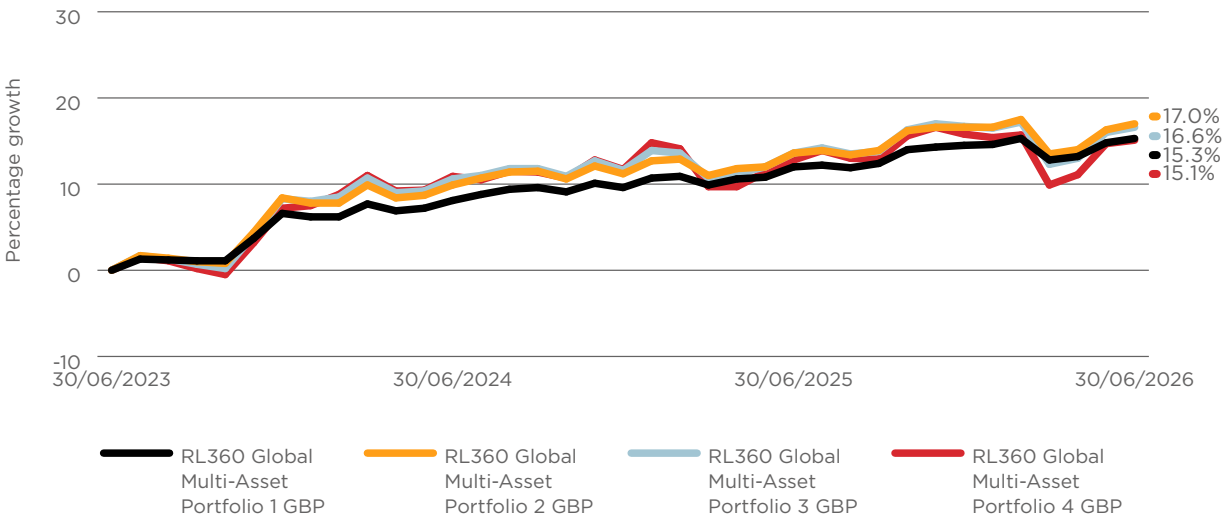
Portfolio 2 asset allocation

Portfolio 3 asset allocation

Portfolio 4 asset allocation

3 year performance chart

The below chart shows the cumulative growth of the fund over the last three years.



UK PORTFOLIOS – GBP

RL360 UK Multi-Asset Portfolio 1 GBP

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United Kingdom, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

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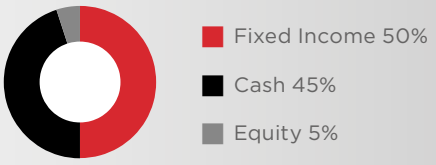
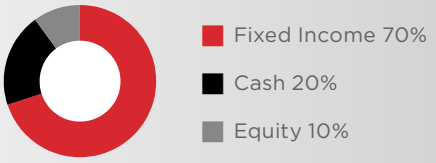
Underlying fund links

- abrdn Liquidity Fund (Lux) A2 Acc GBP (cash) – LU0049015760
- Invesco Sterling Bond C Acc GBP (fixed income) – LU1775981431
- BGF United Kingdom D2 Acc (equity) - LU0329592967

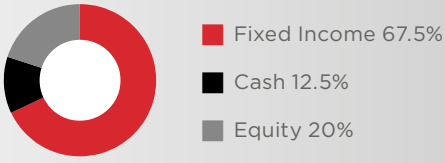
Portfolio 1 asset allocation



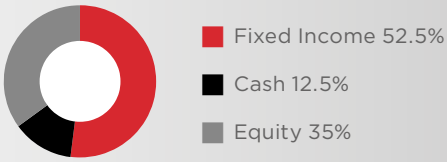
Portfolio 2 asset allocation



Portfolio 3 asset allocation



Portfolio 4 asset allocation



3 year performance chart

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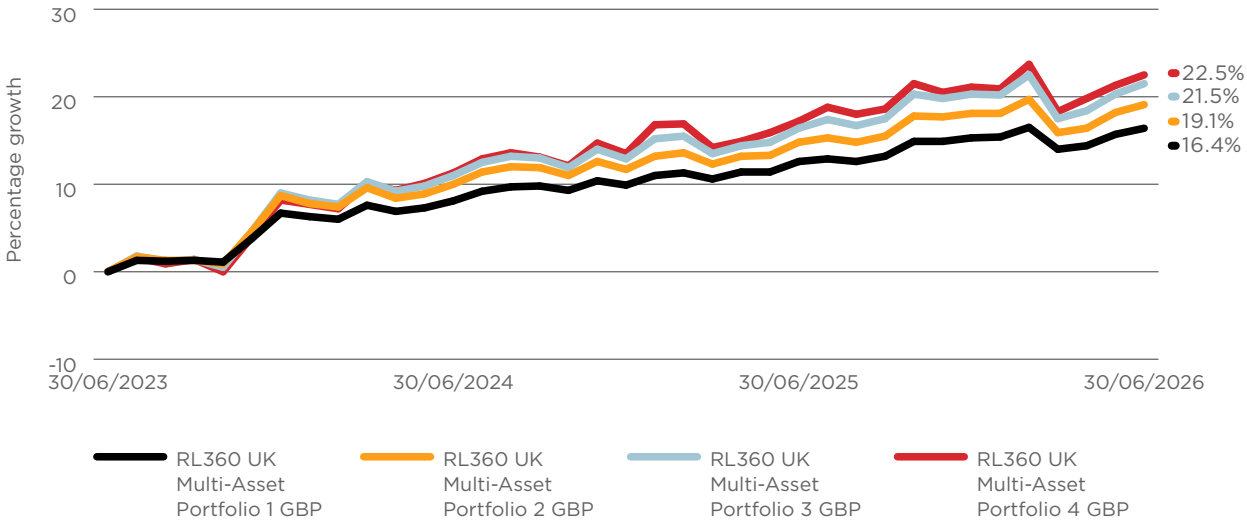

GLOBAL PORTFOLIOS – USD

RL360 Global Multi-Asset Portfolio 1 USD

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RL360 Global Multi-Asset Portfolio 2 USD

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RL360 Global Multi-Asset Portfolio 3 USD

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RL360 Global Multi-Asset Portfolio 4 USD

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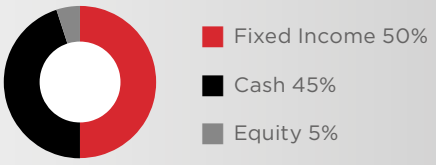
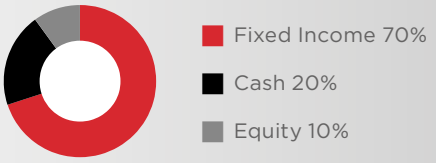
Underlying fund links

- UBS (Lux) Money Market Q Acc USD (cash) – LU0357617645
- PIMCO GIS Global Investment Grade Credit I Acc USD (fixed income) – IE00B8DTNZ55
- T. Rowe Price Global Growth Equity Q Acc (equity) - LU1892523157

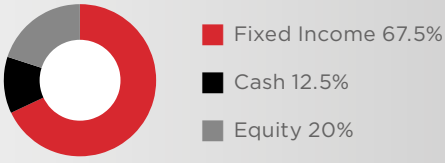
Portfolio 1 asset allocation



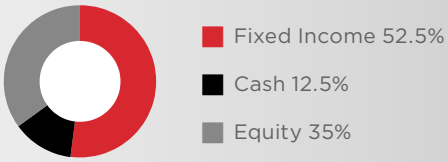
Portfolio 2 asset allocation



Portfolio 3 asset allocation



Portfolio 4 asset allocation



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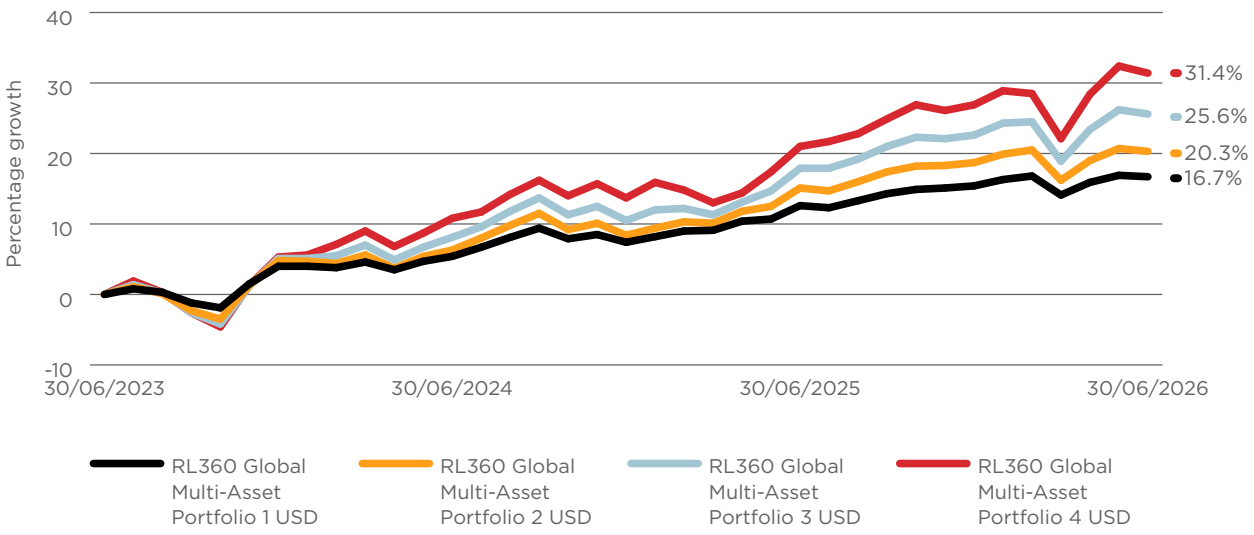

US PORTFOLIOS – USD

RL360 US Multi-Asset Portfolio 1 USD

The fund aims to achieve long term capital growth while targeting low levels of volatility by investing into a mix of equity, bond and cash funds predominantly in the United States of America, with approximately 5% in equities, 50% in fixed income and 45% in money market instruments.

RL360 US Multi-Asset Portfolio 2 USD

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RL360 US Multi-Asset Portfolio 3 USD

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RL360 US Multi-Asset Portfolio 4 USD

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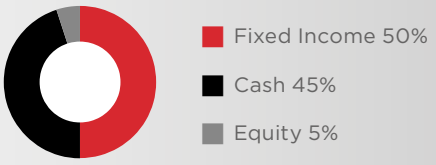
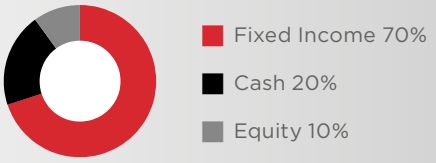
Underlying fund links

- abrdn Liquidity Fund (Lux) A2 Acc USD (cash) – LU0049014870
- JPM US Bond C Acc USD (fixed income) – LU0086741088
- T. Rowe Price US Blue Chip Equity Q Acc (equity) - LU0860350494

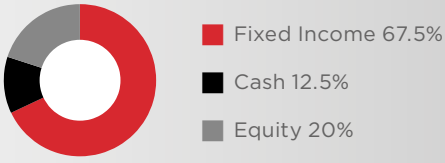
Portfolio 1 asset allocation



Portfolio 2 asset allocation



Portfolio 3 asset allocation



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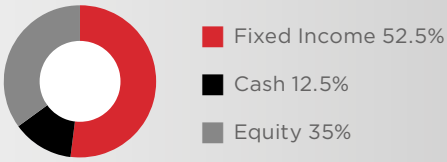

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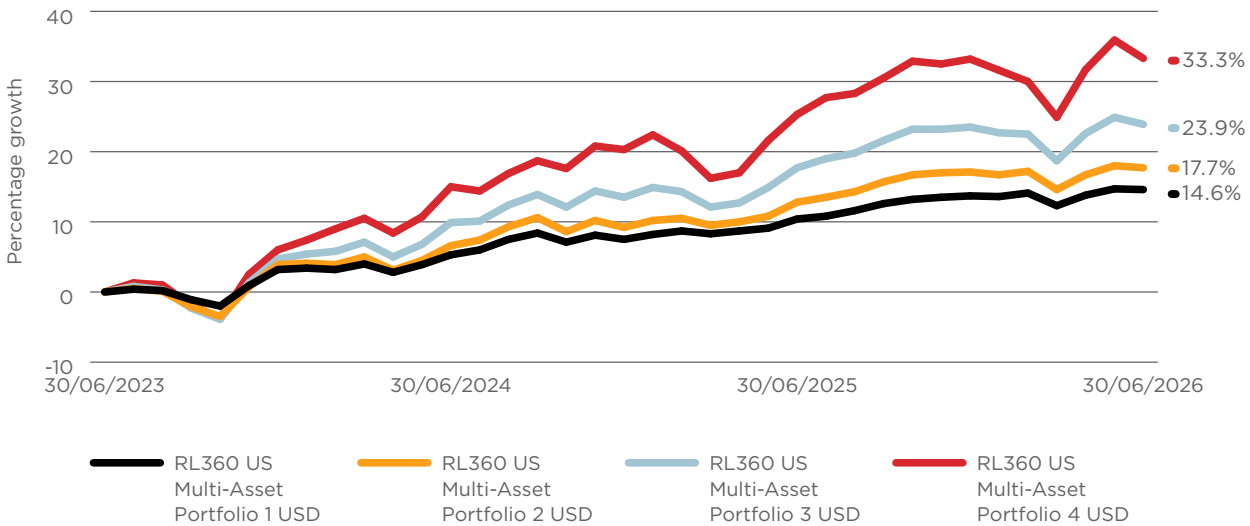

THE MANAGERS BEHIND THE UNDERLYING FUNDS

ABRDN

Abrdn is a global investment company that helps clients and customers plan, save and invest for their future. Abrdn manages and administers £390.4 billion of assets for clients. (Figures as at 31 December 2025). Enabling their clients to be better investors drives everything they do. Their business is structured around three vectors – Investments, Adviser and Personal – focused on their changing needs. Their investments solutions are built on the strength of their insight – generated from wide-ranging research, worldwide investment expertise and local market knowledge.

Their teams collaborate across regions, asset classes and specialisms, connecting diverse perspectives, working with clients to identify investment opportunities that suit their needs.

BLACKROCK

BlackRock's purpose is to help more and more people experience financial well-being. As a fiduciary to investors and a leading provider of financial technology, they help millions of people build savings that serve them throughout their lives by making investing easier and more affordable.

For additional information on BlackRock, please visit http://www.blackrock.com/corporate

FUNDSMITH

Fundsmith is focused on delivering superior investment performance at a reasonable cost. It was established to be different from its peers so as to achieve a different result, in line with Sir John Templeton's axiom that "If you want to have a better performance than the crowd, you must do things differently from the crowd." The rigorous research process of Fundsmith is central to what they do. They apply exacting standards to potential investments to produce a portfolio of resilient businesses with excellent performance. Minimising the costs incurred on behalf of customers in implementing their strategy also sits at the heart of their philosophy. Fundsmith was established in 2010 and is owned and controlled by its partners, who as well as working closely together over many years, all have a significant co-investment in their funds delivering a clear alignment of interest. They currently manage over £24bn as at 31 December 2025 in assets on behalf of some of the world's largest and most sophisticated wealth managers and private banks as well as for prominent families, charities, endowments and individuals invested in their fund range.

INVESCO

Invesco is an independent investment management firm dedicated to helping investors achieve their financial objectives through a relentless commitment to investment excellence. Their investment approach is rooted in the view that there are no short cuts to long-term investment success.

Their fund managers have a wealth of expertise and are focused on achieving the objectives of the funds they manage. Central to the approach of the investment team in Henley is a belief in active fund management; building portfolios based on thorough research and analysis to identify the investment opportunities they consider most likely to provide strong long-term returns.

J.P. MORGAN ASSET MANAGEMENT

J.P. Morgan Asset Management has over 150 years' experience managing money on behalf of clients around the world. Their global reach, with presence in more than 50 countries, brings expertise to individuals, advisers and institutions. They have developed their fixed income capabilities with one central aim: to build stronger portfolios to solve client needs. Today, they are one of the world's largest fixed income managers, with deep research capabilities, a diverse product palette across sectors and regions, and broad expertise developed over 60 years of changing market cycles.

THE MANAGERS BEHIND THE UNDERLYING FUNDS

PIMCO

PIMCO is one of the world's premier fixed income investment managers. Launched in 1971, PIMCO introduced investors to a total return approach to fixed income investing. In the 50+ years since, PIMCO has continued to bring innovation and expertise to its partnership with clients seeking the best investment solutions. Today PIMCO has 24 offices across the globe and 3,195+ professionals united by a single purpose: creating opportunities for investors in every environment. PIMCO has $2.26 trillion in assets under management (as at 31 December 2025).

T. ROWE PRICE

Founded in 1937 during the Great Depression, T. Rowe Price is built on the enduring philosophy of our founder; meeting clients' individual needs. For over 80 years and through changing investment and economic environments, the core principles that guide their business have remained the same. Today, T. Rowe Price is one of the largest investment firms in the world, managing £1.80 trillion for clients in 50 countries.

As a global investment manager, they actively listen and anticipate developing strategies that respond to the needs of their clients to help them achieve their long-term financial goals. Each strategy is supported by their proprietary global research platform and experienced investment teams. Their analysts and portfolio managers work together across regions, sectors, and asset classes to identify investment opportunities others might miss.

*Figures as at 28 February 2026

UBS ASSET MANAGEMENT

UBS Asset Management is a large-scale investment manager with a presence in 23 markets. They offer investment capabilities and investment styles across all major traditional and alternative asset classes, from active to passive including a comprehensive sustainable investing offering to institutions, wholesale intermediaries and wealth management clients. With the investment landscape under pressure, securing the future brings tough choices for investors. At UBS Asset Management, they believe the answer doesn't have to be a trade-off. That's why they're committed to sustainable outcomes, without compromise, with the aim of driving long-term performance and positive impact beyond returns. Invested assets totalled USD 2.1trn as of 31 December 2025. They are the largest mutual fund manager in Switzerland, a leading fund house in Europe, Europe's third largest money manager and the top foreign asset manager in China.

IMPORTANT NOTES

Investment can be made into any of the MAP funds available regardless of the denominated plan currency. It is important to know that unit prices reflect the value of the MAP Funds and so can go down as well as up.

Note that past performance is not a guide to future performance. Investment returns may fluctuate and are not guaranteed. Your plan will be subject to foreign exchange exposure where you select MAP Funds in a currency other than your plan denomination. Where the underlying funds of a MAP Fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations.

RL360 Insurance Company Limited is not responsible for, and will not compensate plan owners in relation to, the performance of their underlying funds.

RL360 Insurance Company Limited

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E csc@rl360.com

Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Registered in the Isle of Man number 137548C. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority.

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