



ORACLE
PRODUCT
GUIDE



WELCOME

ALL YOU NEED

Thank you for choosing Oracle for your savings and investment needs.

We are committed to talking to you in an easy to understand language, so we've done our best to remove the technical insurance jargon from this guide. But when we do have to use some, we'll explain it.

To make sure you have all the necessary information to make a decision, you should read this guide along with:

- Your Illustration
- Your Key Information Document
- The Terms and Conditions
- Your Investment Guide

We trust that your experience with us from the first day to the last reflects our passion for providing sophisticated yet flexible products in a clear and simple to understand way.

AT ITS CORE

The main purpose of this plan is to allow you to invest a moderate lump sum whilst also offering the potential for growth on the money you pay over the medium to long term. The plan is designed for lower lump-sum investing, but still with enough choice to help you make the most of the opportunity for potential growth.

The plan is, essentially, a savings and investment plan designed to offer access to a variety of funds, which can be purchased either on a self-invest basis or on an advisory basis where you appoint an investment adviser to provide you with expertise and knowledge around the fund selection process.

PLAN BASIS

Your plan will be issued on a life assurance basis. This means that your plan will be issued with up to six lives assured linked to it. In most cases, they are the same as the owners, but can be different if required.

Your plan will remain invested until such times as you decide to take its value, or the last life assured dies, at which point we will pay out 101% of its exit value and the plan will end.

The minimum age you can take out a plan is 18.

PLAN SEGMENTS

You will have the option to divide your plan into 100 segments. This added flexibility may provide you with tax advantages in the future depending on where you live. Unless you confirm otherwise, your plan will be set up with 100 segments.

Your financial adviser will explain the potential benefits of segmentation based on your own personal circumstances.

TAKING OUT THE PLAN

HOW DO I START?

You will need to choose a currency and payment level that best meets your personal circumstances.

Currency

You have a choice of 7 different plan currencies. They are:

- Pound sterling (GBP)
- Euro (EUR)
- United States dollar (USD)
- Swiss franc (CHF)
- Australian dollar (AUD)
- Hong Kong dollar (HKD)
- Japanese yen (JPY)

Once your plan starts you will not be able to change the currency.

Payment level

Payments start from GBP20,000. There's no maximum however, whatever amount you choose, it should be affordable to you.

For a full summary of the minimum payment levels for each currency, please refer to the Summary Tables section at the end of this guide.



WHAT ARE MY PAYMENT OPTIONS?

We will accept the following methods of payment:

- Telegraphic Transfer
- Cheque

CHARGES AND FEES



WHAT ARE THE CHARGES?

There will be charges taken from your plan for its set up and ongoing administration.

Here is a summary of those plan charges and how they apply to you.

Establishment charge

The establishment charge is payable during the first 5 years of your plan and ranges from as low as 0.00% to a maximum of 7.50% of the payment you make. The charge is deducted from your plan each quarter.

If you decide to exit your plan before the end of the first 5 years, we will take any outstanding establishment charge as an early exit charge before paying the remaining value to you.

Administration charge

The administration charge is payable for the life of your plan and ranges from 0.60% per year to 1.20% per year, based on the higher of the current plan value or the payment made.

The charge is deducted from your plan each quarter.

The charges you pay for the plan are flexible and should be discussed with your financial adviser before you take out an Oracle.

The charges you will pay for this plan will be shown in the Key Information Document issued to you.

Each additional payment will be subject to its own establishment charge and administration charge and each charge will be collected in the same format as described above.

WHAT ARE THE FEES?

Investment adviser fee

This is an optional fee. If you choose to appoint an investment adviser, they may agree an ongoing fee with you for their services. You may pay the fee directly to your Investment adviser or alternatively, we can facilitate the payment from your plan.

Financial adviser fee

This is also an optional fee. The amount of fee should be agreed between you and your financial adviser. The amount we deduct from your plan, if any, will be paid directly to your adviser.

Other fees may be applicable to your plan, although these are not necessarily charged by RL360.

You may incur charges for the payments made to your plan or for withdrawals taken by telegraphic transfer. Your bank will be able to explain these to you.

The funds that you hold within your Oracle are subject to annual management and ongoing fees, which are charged by the manager of the funds. Details of the applicable fees can be obtained from your financial adviser or from the Savings and Investment Fund Guide for Oracle. The annual management and ongoing fees are reflected in the price you pay for the fund and are in addition to the Oracle plan charges.

When you take out your plan, your Illustration and Key Information Document will confirm all of the charges that apply to your plan in full.

ALLOCATION AND BONUSES

ENHANCED ALLOCATION

To help get you on the right track, we will allocate 100% of your payment to your plan, and it doesn't stop there. Depending on the size of your payment, we could increase the allocation up to 105%. Any additional payments will also benefit from this additional allocation. We will allocate them to your plan, at the relevant rate, based on the total of the in-force payments made.



Example 1

If you paid in GBP50,000 initially this would be allocated at 102%.

Should you then pay in a further GBP80,000, the allocation rate applied to your new payments would be 104%. This is because the total amount paid to your plan is GBP130,000.

Where you take a withdrawal from your plan, we take this into account when you make any additional payments and adjust any additional allocation accordingly.

Example 2

If you paid in GBP50,000 initially this would be allocated at 102%. You then take a withdrawal of GBP20,000.

Should you then pay in a further GBP80,000, the allocation rate applied to your new payment would be 103% as the total of your in-force payments is GBP110,000.

You can review these rates in the Allocation Rates table in the Summary Tables section at the end of this document.

LOYALTY BONUS

To thank you for your commitment to investing with us, a loyalty bonus of 0.50% of the plan value will be applied to your plan on the sixth anniversary and every year thereafter.

Each additional payment will attract its own loyalty bonus.

The loyalty bonus will be calculated as 0.50% of the additional payment's current value on its sixth payment anniversary. The loyalty bonus will be applied on each payment anniversary thereafter and will be invested in accordance with your current plan holdings.

For example, if you hold 4 different funds in your plan, and each of those funds holds 25% of your current plan value, then we will split the loyalty bonus into 4 equal parts and invest this across the 4 funds you hold.



HOW TO INVEST

INVESTING YOUR PAYMENTS

Oracle allows access to a wide range of funds in order to assist you with meeting your investment goals. You can buy and sell funds from our existing range, details of which are available in the Savings and Investments Fund Guide. The funds are subject to minimum investment amounts, which are listed in the Summary Tables section at the end of this document, but there is no limit to the number of funds you can invest into.

The funds charge various fees, which are usually accounted for in the price issued for buying and selling units. They also generate additional costs which are also accounted for within the price. Details of these fees can be found in the Savings and Investments Fund Guide.

Before you invest in any fund you should make sure you understand the fees applicable and risks associated with it.

Make sure that you are comfortable with the possibility that you may not get back your initial investment and in extreme circumstances, you may get back nothing at all.

We cannot provide you with any advice in relation to which funds may be suitable to meet your investment goals. You or the individual you appoint is responsible for the funds selected for your plan.

We do not charge you for buying, selling or for custody within your Oracle plan.

Self investment

You may decide to buy and sell funds within your plan by conducting your own research and selecting your own funds. You can select from the Oracle fund range, which offers a variety of options from which you can choose the most appropriate fund for your own investment needs.

Investment adviser

You may decide to appoint an investment adviser to identify investment opportunities who will then instruct us to buy and sell funds on behalf of your plan. Your investment adviser will normally charge a fee for providing any advice and you should discuss this with them before deciding whether this structure is suitable to you.

The fee payable to any appointed investment adviser is taken from your plan, in addition to the plan charges referred and any other fees if relevant as noted above.

Fund Centre

You can review the wide range of funds available by checking the fund centre at:

www.r1360.com/row/products/oracle/fundcentre.htm



You can review information about each fund available through the Oracle plan, including the Key Investor Information Document, fund prospectus, factsheets and performance information.

ONGOING MONITORING

Over time you may wish to change your investment strategy, therefore it is important that you keep track of your plan's performance.

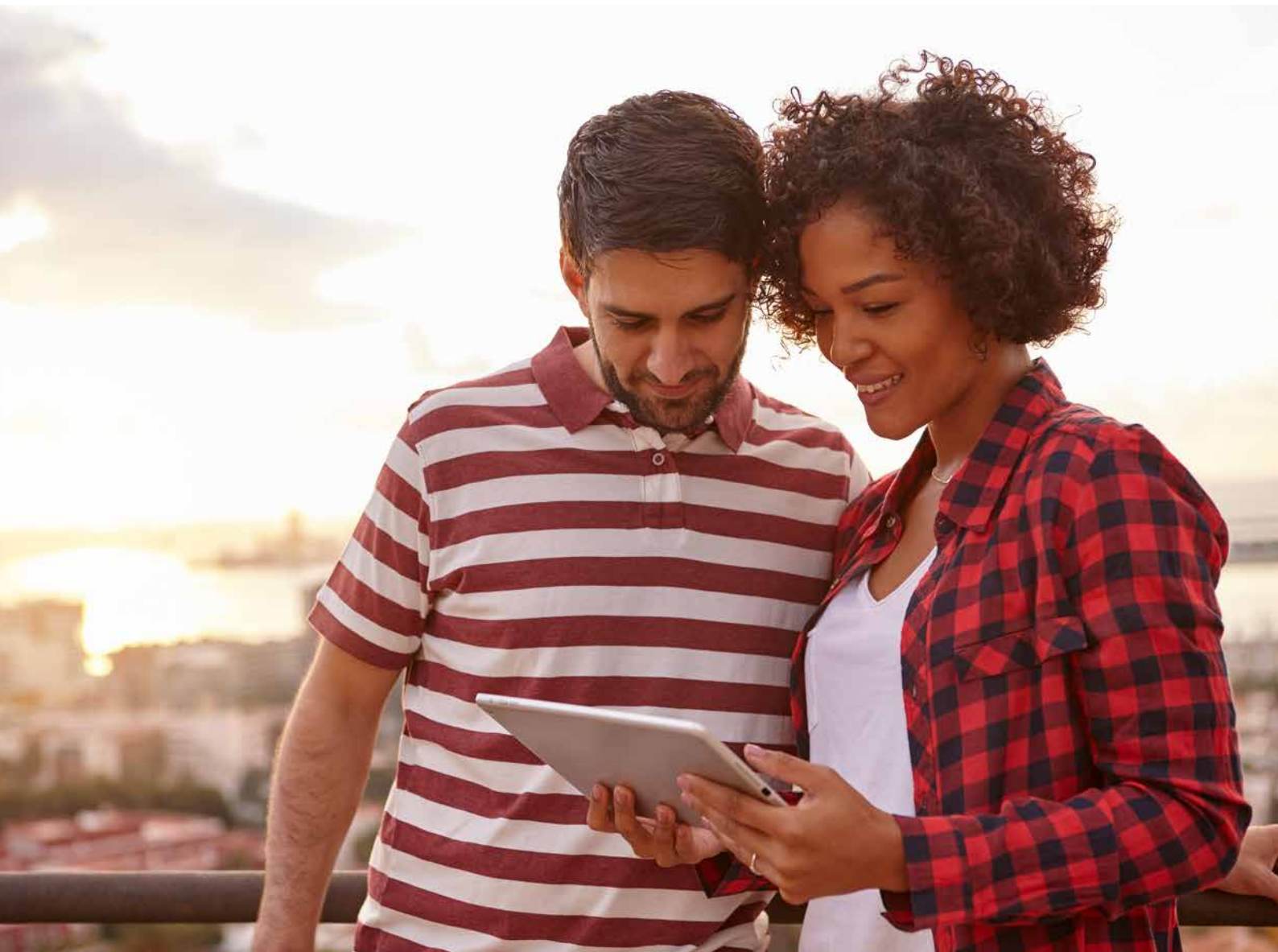
Our Online Service Centre allows you to log in and monitor your plan from the very beginning.

You will have the ability to view your plan details along with the ability to print valuations, both

current and historic, review important documents such as your Application Form, Illustration or Key Information Document, research funds through the dedicated fund centre or request to switch funds.

We recommend you take advantage by signing up for this service at outset.

Keeping a copy of your original Illustration is a reassuring way of confirming that your plan is performing in line with your expectations.



TAKING MONEY FROM YOUR PLAN



We recommend that you always talk to your adviser first, before applying to make any changes to your plan.

In an ideal world, you would not require access to the money you save until your plan has run its course. However, situations change and this is why you can withdraw money from your Oracle plan at any time either by a regular or by a one-off withdrawal.

We do not charge you for withdrawing money from your plan. If we have to transfer the money to you through electronic means, your bank may charge you for handling the money.

You can make as many payments from your plan as you require, subject to the conditions below. You can change the amount, the value and the frequency.

You can also request payments in other currencies than that of your main plan currency, but you will experience exchange rate movement which could have an effect on your plan's value. You can also exit your plan by cancelling individual segments.

Withdrawals can start with a minimum of GBP250, or the equivalent value in one of the other 6 currencies we accept.

If you do wish to take a withdrawal from your plan, you must have a minimum plan value of GBP12,500, or the currency equivalent, or 15% of the payments you have made to the plan. See Minimum Withdrawal Amounts table in the Summary Tables section at the end of this document for details on the minimum withdrawals permitted from your plan.

You should speak to your financial adviser before withdrawing money from your plan to ensure that you understand how this might affect its performance. You may also wish to speak to a tax adviser to determine if there are any tax implications for withdrawals you wish to take.

CANCELLING YOUR PLAN

DURING THE COOLING OFF PERIOD

After your plan has started and you have received your plan schedule, you will also receive a notice telling you about your right to change your mind and how to cancel. You will have a 30 day cooling off period from the date you receive your plan schedule.

If you do decide to cancel your plan during this period, we will return your initial payment unless the funds you invest in have fallen in value. If this happens, you will receive back less than you paid in.

AFTER THE COOLING OFF PERIOD

We will always assume that you intend to hold your plan for your intended investment term, however if you decide to cancel after the cooling off period and before any establishment charge has been paid in full, an early exit charge will apply which means you could get back less than you paid in.

The potential impact of early exit charges are detailed in the Illustration and Key Information Document.

We recommend that you always speak to your adviser first before applying to make any changes to your plan.



USEFUL INFORMATION

IMPORTANT NOTES

The investment plan is available exclusively in association with financial advisers. Your financial adviser can provide a final recommendation as to whether or not Oracle is suitable for you.

The information contained in this Product Guide is based on our understanding of Isle of Man legislation as at March 2019. Whilst every care has been taken in producing this document, we cannot accept responsibility for our interpretation or any subsequent changes to legislation.

This Product Guide is not intended as a substitute for legal or tax advice.

ADVICE

We are always on hand to help you with queries about your plan and provide you with up to date information, whether it's in writing, over the phone or online.

We do recommend that you always speak to your financial and/or investment adviser first, as they are best placed to provide you with advice based on your individual circumstances.

RL360 doesn't provide financial or investment advice and cannot help or advise you when making decisions.



SUMMARY TABLES

INITIAL AND ADDITIONAL PAYMENTS VALUES

The minimum amounts we will accept to commence a plan or to top-up an existing plan.

Currency	Initial payment	Additional payment
GBP	20,000	2,500
EUR	24,000	3,000
CHF	26,000	3,250
USD	28,000	3,500
AUD	36,000	4,500
HKD	200,000	25,000
JPY	3,100,000	387,500

ALLOCATION RATES

The additional allocation we will provide to your plan based on the amount of your payment.

GBP	EUR	CHF	USD	AUD	HKD	JPY	Allocation rate
20,000 to 34,999	24,000 to 41,999	26,000 to 45,499	28,000 to 48,999	36,000 to 62,999	200,000 to 349,999	3,100,000 to 5,424,999	100%
35,000 to 49,999	42,000 to 59,999	45,500 to 64,999	49,000 to 69,999	63,000 to 89,999	350,000 to 499,999	5,425,000 to 7,749,999	101%
50,000 to 79,999	60,000 to 95,999	65,000 to 103,999	70,000 to 111,999	90,000 to 143,999	500,000 to 799,999	7,750,000 to 12,399,999	102%
80,000 to 124,999	96,000 to 149,999	104,000 to 162,499	112,000 to 174,999	144,000 to 224,999	800,000 to 1,249,999	12,400,000 to 19,374,999	103%
125,000 to 149,999	150,000 to 179,999	162,500 to 194,999	175,000 to 209,999	225,000 to 269,999	1,250,000 to 1,499,999	19,375,000 to 23,249,999	104%
150,000+	180,000+	195,000+	210,000+	270,000+	1,500,000+	23,250,000+	105%

MINIMUM INVESTMENT AMOUNTS

The minimum amount you can invest in each fund within your plan.

Currency	Amount
GBP	500
EUR	600
CHF	650
USD	700
AUD	900
HKD	5,000
JPY	77,500

MINIMUM WITHDRAWAL AMOUNTS

The minimum withdrawal amount you can take from your Oracle plan.

Currency	Minimum withdrawal	Minimum plan value
GBP	250	12,500
EUR	300	15,000
CHF	325	16,250
USD	350	17,500
AUD	450	22,500
HKD	2,500	125,000
JPY	38,750	1,937,500



GLOBAL REACH

While based on the Isle of Man, RL360 is a truly global business. We have offices in Hong Kong, Malaysia, Lebanon, Uruguay and Dubai, and operate in the Far East, Africa, the Middle East, Emerging Europe, Latin America and the UK.

Our international customers span the world, residing in 170 different countries.



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**LIFE REWARDS
PEOPLE WHO
PLAN FOR THE
FUTURE**
