

# WHY CHOOSE REGULAR SAVINGS PLAN?



**A FLEXIBLE SAVINGS PLAN  
COMBINING CHOICE WITH  
QUALITY GLOBAL FUNDS  
TO HELP INVESTORS BUILD  
WEALTH FOR THE FUTURE.**

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.

Our Regular Savings Plan can provide you with that disciplined savings routine so that you can plan for a better future.

**For more information about Regular Savings Plan, please read the literature suite, available to download from: [www.rl360.com/rsp](http://www.rl360.com/rsp)**

**MAIN PRODUCT FEATURES**

- Start investing from USD280 (or currency equivalent) per month with no maximum
  - Choose a savings term that fits your investment horizon
  - Choice of 7 currencies: GBP/EUR/USD/CHF/AUD/HKD/JPY
  - 100% of each regular payment invested into your chosen funds
  - Larger payments qualify for up to 2% extra allocation
  - Up to 6 times your first monthly payment 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
  - Cash withdrawals available subject to product rules
  - Make payments from your credit or debit card with no additional card charges\*
  - Flexibility to stop and start payments outside the establishment period
  - Buy and sell funds at anytime. It's simple, hassle-free and available with no additional costs
  - Access to over 350 external funds from industry-leading fund managers
  - Ability to vary payments and make lump sum top ups from USD7,000
  - 24/7 online plan 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 a Regular Savings Plan from RL360 are spread over the payment term 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 (right) provides examples of the investment growth required to cover all the product charges over the payment term, assuming that all payments are made and no withdrawals are taken.

### What do the figures in the table actually mean?

Taking the example of \$500 per month for 25 years, to cover all the plan's charges so that you get back what you paid in, the plan will need to grow by 1.70% each year. Any return in excess of this figure will be the investment growth in your plan.

Please note that an RL360 Regular Savings Plan is a medium to long-term savings product 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.

## PLAN CHARGES EXPLAINED

### Establishment charge

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

The establishment charge helps cover the associated set up costs incurred when you invest in a Regular Savings Plan.

## Required investment growth per year inclusive of all product charges

Term (yrs)	\$280	\$500	\$770	\$1,000	\$1,500	\$2,000	\$3,000	\$5,000
10	3.08%	2.61%	2.27%	2.22%	1.95%	1.92%	1.89%	1.86%
11	2.88%	2.47%	2.16%	2.10%	1.86%	1.83%	1.80%	1.78%
12	2.70%	2.34%	2.05%	2.01%	1.78%	1.75%	1.73%	1.71%
13	2.56%	2.24%	1.97%	1.92%	1.71%	1.68%	1.66%	1.64%
14	2.43%	2.14%	1.89%	1.85%	1.65%	1.62%	1.60%	1.58%
15	2.33%	2.00%	1.77%	1.73%	1.54%	1.52%	1.50%	1.48%
16	2.23%	1.94%	1.72%	1.68%	1.50%	1.48%	1.46%	1.45%
17	2.15%	1.88%	1.67%	1.63%	1.47%	1.45%	1.43%	1.41%
18	2.08%	1.83%	1.63%	1.59%	1.44%	1.42%	1.40%	1.38%
19	2.05%	1.82%	1.62%	1.59%	1.44%	1.42%	1.40%	1.39%
20	2.03%	1.78%	1.60%	1.56%	1.42%	1.40%	1.39%	1.37%
21	2.01%	1.77%	1.59%	1.56%	1.43%	1.41%	1.39%	1.38%
22	1.98%	1.76%	1.59%	1.56%	1.43%	1.41%	1.39%	1.38%
23	1.96%	1.75%	1.59%	1.56%	1.43%	1.41%	1.39%	1.38%
24	1.94%	1.74%	1.58%	1.55%	1.43%	1.41%	1.39%	1.38%
25	1.90%	1.70%	1.54%	1.51%	1.39%	1.38%	1.36%	1.35%

### Administration charge

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

### Servicing charge

\$7.00 per month taken from standard units whilst the plan remains in-force.

The administration and servicing charges are taken to cover the associated running costs of the plan.

## IMPORTANT

**Establishment period** - This is the first 18 to 24 months (based on the payment term you select) where each payment you make will be allocated to establishment units. These units are invested into the funds you select and are subject to establishment and administration charges during the payment term. At the end of the establishment period, your payments will be invested in the funds you select and identified as standard units.

If you cancel your plan before the end of the payment term, the establishment units will be subject to an early exit charge. This charge reduces as your plan approaches the end of the payment term.

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

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