

EVERYTHING YOU NEED TO KNOW

A FLEXIBLE SAVINGS PRODUCT FROM RL360 COMBINING CHOICE, WITH QUALITY GLOBAL FUNDS TO HELP INTERNATIONAL INVESTORS BUILD WEALTH FOR THE FUTURE.

PRODUCT FEATURES

- Minimum payment term: 5 years
- Available in 7 currencies (GBP, USD, EUR, CHF, AUD, HKD, JPY)
- Up to 102% of each regular payment allocated to units
- Investment starts from just USD280 per month (or currency equivalent)
- Up to 600% starter bonus added on day one
- Starter bonus for every qualifying increase
- Saving for 10 years or more will qualify for a loyalty bonus at the end of the payment term
- Direct fund investment – no mirror funds
- No switching, dealing or custodian fees
- 100% discount on initial fund charges and no bid/offer spreads
- Flexibility to stop and start payments after the establishment period
- Access to over 350 funds (including currency variants) from industry leading fund managers
- Withdrawals available (after establishment period)
- Additional lump sum payments allowed at anytime
- Ability to vary contributions
- 24/7 access for online valuations
- Online fund switching
- Available on a life assurance or capital redemption basis
- Ability to collect from credit/debit cards including American Express. No additional card charges apply except for American Express.

Up to
102%

REGULAR PAYMENT ALLOCATION





Direct access to
350+

FUNDS

Up to
600%

STARTER BONUS

SUBMIT APPLICATIONS ELECTRONICALLY

-  no requirement to provide original paper copies
-  Save on postage/ courier costs
-  Speed up application process
-  Business issued quicker

ALLOCATION RATES

Ccy	100%	101%	102%
GBP	200	550	950 +
EUR	240	660	1,140 +
USD	280	770	1,330 +

MINIMUM PAYMENT LEVEL

Monthly regular payments

Ccy	Plan term (years)		Minimum top ups	Lump sum top ups
	5-9	10+		
GBP	400	200	50	5,000
EUR	480	240	60	6,000
USD	560	280	70	7,000

Payment frequencies:

Quarterly x 3
Half yearly x 6
Yearly x 12

STARTER BONUS

The annualised regular payment amount must exceed GBP3,600/EUR4,320/USD5,040 and the payment term must be at least 10 years to qualify.

Each payment increase will be subject to the same rules as the initial payment.

Payment term (years)	Bonus (monthly payment)
5 - 9	0.0
10 - 14	1.5
15 - 19	3.0
20 - 24	4.5
25 - 30	6.0

The starter bonus may also benefit from extra allocation based on the regular payment level.

LOYALTY BONUS

Added on completion of the payment term. The loyalty bonus is 0.25% of the final fund value for each year that payments are made in full.

ESTABLISHMENT PERIOD

Dependent upon the payment term as shown in the table below:

Term (years)	Establishment period (months)
5 - 18	18
19	19
20	20
21	21
22	22
23	23
24 +	24

ESTABLISHMENT CHARGE

0.50% per month deducted from establishment units.

ADMINISTRATION CHARGE

0.125% per month deducted proportionally from establishment and standard units.

SERVICING CHARGE

GBP5.00/EUR6.00/USD7.00 deducted monthly from standard units.

The servicing charge will increase each year in line with the Isle of Man retail price index.

MINIMUM WITHDRAWAL

GBP250/EUR300/USD350.

ANNUAL MANAGEMENT CHARGES

Charges will vary according to the fund(s) chosen. The charge is levied by the fund manager and is reflected in the fund price.

INVESTMENT ADVISER FEE (OPTIONAL)

A fee of up to 1.0% per year of the plan value is available.



FINANCIAL ADVISER FEE (OPTIONAL)

A fee of up to 1.0% per year of the plan value is available

EARLY EXIT CHARGES

During the establishment period the early exit charge is 100%.

After the establishment period the early exit charge will be deducted as a percentage of the establishment unit value, and is based on the remaining years of the payment term.

Starter bonus units have no value if the plan is cancelled within 5 years from the date they were added to the plan.

IMPORTANT NOTES

For financial advisers only, not to be distributed to, nor relied on by, retail clients.

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