



REGULAR
SAVINGS
PLAN
MALAYSIA

**PRODUCT
GUIDE**



WELCOME

ALL YOU NEED

Thank you for considering RL360 for your savings and investment needs.

We are committed to talking to you in easy to understand language, so we've done our best to remove the technical jargon from this guide. 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:

- The Terms and Conditions;
- Your Key Information Document;
- Your Illustration; and
- The Fund 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 on a regular basis, whilst offering the potential for growth on the money you pay over the medium to long term.

This plan is designed to offer access to a wide variety of investment funds, with the ability for you to appoint an investment adviser to provide you with expertise and knowledge around the fund selection process.

PLAN BASIS

Your plan is a whole of life contract issued on a life assurance basis. This means that your plan will be issued with either one or two lives assured linked to it. In most cases, they are the same as the owners, but can be different if required.

Once your chosen payment term is complete, 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 value and the plan will end.

The minimum age you can take out a plan is 18. The maximum age for owners and lives assured is 65.

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.

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, payment level and payment term that best meets your personal circumstances.

Currency

You have a choice of 4 different plan currencies. They are:

- Pound sterling (GBP)
- Euro (EUR)
- United States dollar (USD)
- Australian dollar (AUD)

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

Payment level:

Payments start from USD350 per month. There's no maximum. However, whatever amount you choose, it should be affordable throughout the payment term.

You also have the option to pay a lump sum in to your plan at any time. The minimum level for lump sum payments is USD7,000

Payment term:

You will be required to select a payment term. The minimum term is 5 years but ideally it should match your investment horizon.

The maximum payment term is limited to the oldest plan owner or life assured reaching their 71st birthday.

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

WHAT ARE MY PAYMENT OPTIONS?

Regular payments can be made on a monthly, quarterly, half-yearly or yearly basis.

Based on your payment frequency, you may use any of the following methods of payment:

- Credit card
- Standing order
- Telegraphic Transfer*
- Cheque*

* Half-yearly and yearly payments only.

PLAN SET UP

Establishment period

From the start of your plan, an establishment period will apply.

During this period, each regular payment will be invested in the funds you have chosen and identified as establishment units.

The establishment period ranges from 18 to 24 months based on your chosen payment term.

Your Key Information Document will confirm the establishment period that applies to your plan.

Once the establishment period is complete, payments will be invested and identified as standard units.

At the end of your payment term, all remaining establishment units will be converted into standard units on a one for one basis.

Lump sum payments do not have an establishment period. They will be invested in the funds you have chosen and identified as standard units.



ALLOCATION AND BONUSES

ALLOCATION OF YOUR PAYMENTS

100% of each regular payment will be allocated and invested in the funds you have chosen. However, depending on the amount you pay, we may increase this rate up to 102%.

The allocation rate is determined by the overall payment level, therefore if you increase your payments, the allocation rate may also increase. Likewise, any reduction in the amount you pay could result in a reduction in the allocation rate.

Lump sum payments are invested at an allocation rate of 93%.

A table of allocation rates for different payment amounts and currencies can be found at the back of this guide.

STARTER BONUS

Provided that your plan meets the qualifying criteria described below, we will enhance its value by adding a starter bonus.

- Your payment term must be at least 10 years; and
- The amount you pay in each month must be at least USD420.

The size of the bonus will be determined by the length of your payment term and the amount you pay. It will be added to your plan on the start date as additional establishment units at the same allocation rate as your regular payments.

In addition, if you increase your payments and the increase meets the qualifying criteria detailed above, we will add a further starter bonus to your plan.

Starter bonus levels for each currency can be found at the back of this guide.

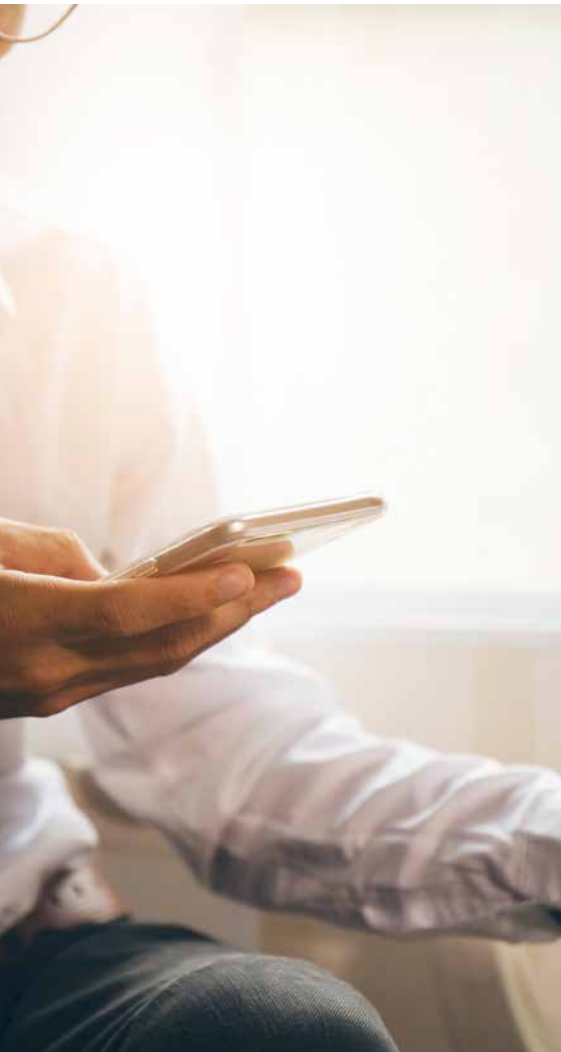
LOYALTY BONUS

If you choose a payment term of 10 years or more, your plan will qualify for a loyalty bonus payable at the end of the term. The bonus will be equal to 0.25% of the plan value at the end of the payment term, multiplied by the number of years you have made payments in full.

Any year during which payments are missed will not count towards the calculation of the bonus.

The final value of any lump sum payments are not included when calculating the loyalty bonus.

The loyalty bonus that applies to your plan will be shown in your Key Information Document.



CHARGES AND FEES

WHAT ARE THE CHARGES AND FEES?

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

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

Establishment charge

This charge will be deducted each month during your payment term to help cover the set up costs incurred by RL360 which may include commission paid to your financial adviser.

The charge is equal to 0.5% of the value of all establishment units held in your plan at the time the charge is taken. At the end of the payment term the charge will stop.

Administration charge

During the lifetime of your plan, a monthly administration charge equal to 0.125% of its value will be deducted. It's taken proportionally from both the establishment and standard units held in the plan at the time the charge is taken.

Servicing charge

A servicing charge will be deducted from your plan during its lifetime. The charge starts at USD7.00 per month and will increase every year in line with the Isle of Man Retail Price Index.

If you stop paying into your plan at any time during the payment term, the charge will increase.

We have provided a table at the back of this guide that details the servicing charge for each currency.

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.

Your financial adviser will provide you with an Illustration and Key Information Document detailing the features specific to your plan including the establishment period, payment allocation rate, any bonuses, the plan charges and any investment and/or financial adviser fees that may apply.

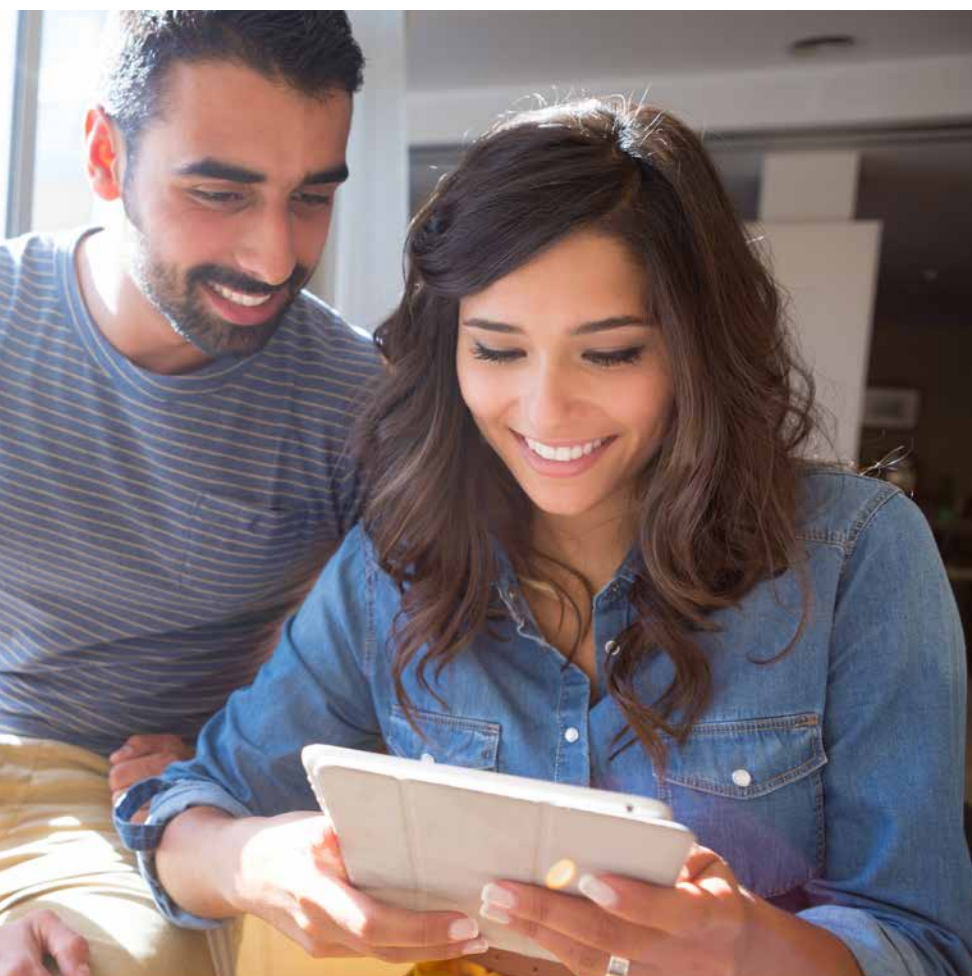
Other fees may also be applicable to your plan, although these are not necessarily charged by RL360.

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



We do not pass on any fees charged by credit card providers.

The funds that you hold within your plan are subject to annual management fees. Details of these fees can be obtained from your financial adviser or from the Fund Guide. The fees are reflected in the price of the fund and are in addition to the plan charges.



INVESTING YOUR PAYMENTS

Your plan allows access to a wide range of funds in order to assist you with meeting your investment goals, details of which are available in the Fund Guide and online via our Fund Centre.

You can hold a maximum of 10 funds in your plan at any time. However, if you or your appointed investment adviser have access to

switch funds online, you can hold more than 10 funds if you wish.

We do not apply any charges or fees for switching funds or for the redirection of future payments within your plan.

We cannot provide you with any advice in relation to which funds may be suitable to meet your investment goals.

ONGOING MONITORING

Over time you may wish to change your investment strategy, therefore it is important that you keep track of your plans 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, update credit card details or request to switch funds or redirect future payments.

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.

MAKING CHANGES

We recommend that you always talk to your adviser, before making any changes to your plan.

CHANGING PAYMENT AMOUNTS

Increases

You can increase regular payments at any time provided that there is at least 5 years remaining of your payment term.

Increases will be applied at the next payment due date and will be subject to an establishment period and early exit charges along with a starter bonus and loyalty bonus if applicable.

Decreases

Decreases can usually be made after the completion of the establishment period. You cannot decrease your payments below the minimum payment level allowed.

Payment holiday

The amount you choose to pay should always be affordable throughout the payment term, but if your circumstances change and you need to take a break, you can stop payments for up to 2 years.

To place your plan on a payment holiday, the establishment period must be complete and your plan value must be greater than the minimum allowed.

You do not have to repay any payments that are missed during a payment holiday, although you can do if you want to. Don't forget that any missed payments will reduce the loyalty bonus at the end of the payment term.

It is worth noting that you should regard this option as a temporary measure as plan charges will continue to be taken including the servicing charge which will increase.

TAKING MONEY FROM YOUR PLAN

Ideally, to get the best out of your plan, you should only look to access its value once the payment term is complete.

However, if you find yourself requiring access during the payment term you can.

Your plan is not designed to be like an instant access bank account and there are rules and restrictions that apply. They are as follows:

- Your plan must have completed the establishment period;
- The value of your plan after any withdrawal must be greater than the minimum plan value allowed; and
- Withdrawals can only be funded from the value of standard units held in your plan.

If your plan doesn't meet these rules then you will not be able to access any of its value until such times as it does. Once your payment term is complete you can have unrestricted access to your money.

The minimum amount you can take is USD350.

Minimum withdrawals and plan values for each currency can be found at the back of this guide.

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 keep your plan for the entire payment term, however if you decide to cancel after the cooling off period but during the establishment period, you will get nothing back. If you cancel after the establishment period but during the payment term, an early exit charge will apply which means you could get back less than you paid in.

The starter bonus (if applicable), has no value if you cancel your plan within 5 years from the date it was added to your plan.

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



USEFUL INFORMATION

IMPORTANT NOTES

This savings plan is available exclusively in association with financial advisers. Your financial adviser can provide a final recommendation as to whether or not this plan is a suitable solution for your financial needs.

The information contained in this Product Guide is based on our understanding of Isle of Man legislation as at November 2018. 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

Currency	Minimum payment (per month) Terms 5 to 9 yrs	Minimum payment (per month) Terms 10 to 25 yrs	Minimum payment increase (per month)	Minimum lump sum payment
GBP	500	250	50	5,000
EUR	600	300	60	6,000
USD	700	350	70	7,000
AUD	900	450	90	9,000

Payment frequency

Quarterly payments = monthly payments x 3

Half-yearly payments = monthly payments x 6

Yearly payments = monthly payments x 12

REGULAR PAYMENT ALLOCATION RATES

Monthly payments

GBP	EUR	USD	AUD	Allocation rate
250	300	350	450	100%
550	660	770	990	101%
950+	1,140+	1,330+	1,710+	102%

ESTABLISHMENT PERIOD

Payment term (years)	Establishment period (months)
5 to 18	18
19	19
20	20
21	21
22	22
23	23
24+	24

MINIMUM INVESTMENT AMOUNTS

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

Currency	Amount
GBP	25
EUR	50
USD	50
AUD	50

MINIMUM WITHDRAWAL AMOUNTS

Currency	Minimum withdrawal
GBP	250
EUR	300
USD	350
AUD	450

MINIMUM PLAN VALUES

Currency	Minimum plan value
GBP	5,000
EUR	6,000
USD	7,000
AUD	9,000

SERVICING CHARGE IN YEAR 1

Currency	Charge per month
GBP	5.00
EUR	6.00
USD	7.00
AUD	9.00

The charge increases each year in line with the Isle of Man Retail Price Index.

The charge increases by a multiple of 3 where payments stop during the payment term.

STARTER BONUS

Payment term	Establishment period (months)	
Years	Monthly payment multiplier	Bonus as % of monthly payment
5 to 9	0.0	0%
10 to 14	1.5	150%
15 to 19	3.0	300%
20 to 24	4.5	450%
25+	6.0	600%

Minimum payment level to qualify

Currency	Monthly	Yearly equivalent
GBP	300	3,600
EUR	360	4,320
USD	420	5,040
AUD	540	6,480



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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**CHOOSE HOW YOU
SPEND TOMORROW
BY SAVING TODAY**
