

ACCELERATED SAVING FOR YOUR CLIENTS...

There are no fancy gimmicks or complicated rules surrounding Quantum’s latest enhancement.

With at least 100% of each regular premium allocated to purchasing units, clients can be confident that their money is getting to work straight away.

However, for those clients who can invest larger premiums, RL360° will increase the allocation rate so that bonus units are added with every premium paid. See table below:

Allocation rates

Ccy	100%	101%	102%
GBP	200 to 549	550 to 949	950 +
EUR	240 to 649	650 to 1,149	1,150 +
CHF	300 to 799	800 to 1,449	1,450 +
USD	320 to 849	850 to 1,499	1,500 +
AUD	360 to 949	950 to 1,699	1,700 +
HKD	2,500 to 6,649	6,650 to 11,699	11,700 +
JPY	34,000 to 89,999	90,000 to 159,999	160,000 +

Example

Let’s take a policy with a monthly premium of \$1,500 and a term of 20 years.

The monthly premium qualifies for an allocation rate of 102%.

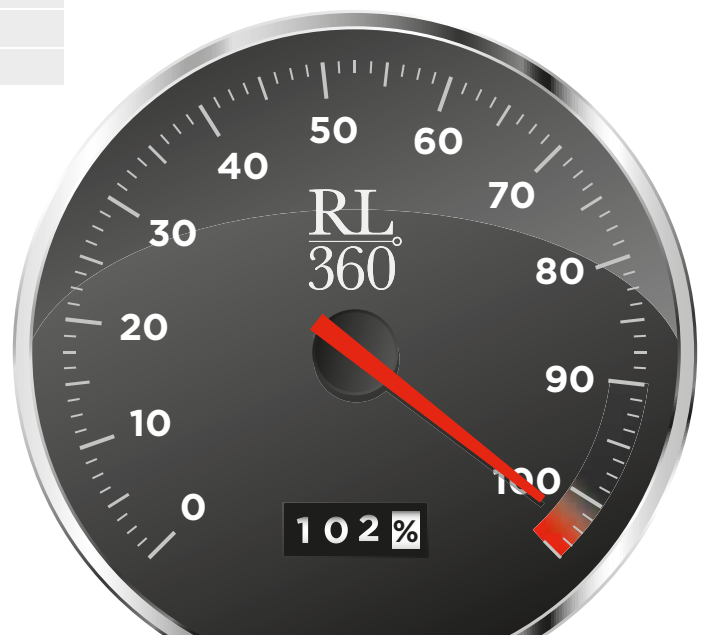
Therefore for each monthly premium paid, an extra \$30 of bonus units will be added to the policy (monthly premium: \$1,500 x 102% = \$1,530).

The policy also receives a premium incentive on day one of \$6,750 which also qualifies for the 102% allocation rate (premium incentive: \$6,750 x 102% = \$6,885).

Provided that the client pays all the premiums due over the 20 year term, bonus allocation units worth \$7,335 will be added to the policy.

Assuming the policy grows each year at 7.5% (inclusive of all Quantum product charges) the bonus units will grow to **\$13,167**.

...EXTRA ALLOCATION UP TO 102%



Further information

The following selection of Q&A's should help with any questions you or your client's may have.

Q Is this a "time limited" special offer?

A No – it's a permanent feature.

Q Will RL360° claw back the bonus units if the client surrenders the policy?

A No – however bonus units applied as initial units will be subject to the standard surrender charge.

Q My client can only afford \$500 pm so will get the 100% allocation rate. If they increase their premiums at a later date to \$1,000 pm what allocation rate will they get?

A 101% based on the new premium total, so for each \$1,000 paid, \$1,010 will purchase units.

Q Do you claw back extra allocation if the policy takes a premium holiday or is made paid up?

A No – once the bonus units have been allocated to the policy they cannot be taken away.

Q My clients policy has automatic premium indexation – will the allocation rate increase as their premiums also increase?

A Yes – as each premium exceeds the minimum to qualify for extra allocation the allocation rate will increase to a maximum of 102%.

Q What happens to the allocation rate if a client has to reduce their premium?

A If the reduced premium is less than the minimum required to qualify for extra allocation, then the allocation rate will also be reduced.

Q Do you apply any different charges to bonus units?

A No – bonus units are subject to all of the standard charges.

Q Will extra allocation be applied to all Quantum policies issued by RL360°?

A No – only policies issued from January 2015 that qualify.

For more information about Quantum, please read the literature suite, available to download from:

www.rl360adviser.com/quantum

Important notes

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

To produce illustrations which include extra allocation rates, make sure to update your illustration system.

Extra allocation only applies to regular premiums.