

# ACCELERATED SAVING FOR YOUR CLIENTS...

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:

**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 product charges) the bonus units will grow to \$13,167.

**Allocation rates**

Currency	100%	101%	102%
GBP	up to 549	550 to 949	950 +
EUR	up to 649	650 to 1,149	1,150 +
USD	up to 749	750 to 1,349	1,350 +
AUD	up to 949	950 to 1,699	1,700 +



...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.

To find out more visit:  
[www.rl360adviser.com/quantum-malaysia](http://www.rl360adviser.com/quantum-malaysia)

### Important notes

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

Extra allocation only applies to regular premiums.