

STRENGTH AND SECURITY WITH RL360°

When investing with RL360° you are choosing a financially strong and uniquely structured company to entrust with your hard earned money. And you can take great confidence from our Isle of Man location, a well established global financial centre with an outstanding reputation for investor protection and security.



RL360° has more than doubled market share over the last 5 years by offering innovative and flexible financial solutions to international investors around the world. We have the support of partners who share our ambition, and bring major private equity funding to help us expand further.

We operate in the Far East, Africa, the Middle East, Emerging Europe, Latin America and the UK, with offices in the Isle of Man, Hong Kong, Malaysia, Lebanon and Dubai and have policyholders residing in 170 countries at all points of the compass.

IFGL

RL360° is part of International Financial Group Limited ("IFGL"). IFGL comprises RL360°, RL360° Services (previously called CMI Insurance Company Limited "CMI") and Ardan International, an online wealth platform based on the Isle of Man.

IFGL has 70,000 policyholders, in excess of US\$10 billion assets under management and 335 staff.

You can count on us

RL
360°

Our history

Royal London 360° was established in 2008 through the coming together of two highly successful Isle of Man-based offshore life companies – Scottish Life International Insurance Company Limited (formed in 1996) and Scottish Provident International Life Assurance Limited (established in 1991). Royal London 360° was the international arm of the Royal London Group until late 2013.

Management buy-out

In November 2013, we completed a management-led buyout (MBO) and became the first international life company of its kind to undergo such a transaction. The company name changed to RL360°.

The deal was supported by independent private equity firm Vitruvian Partners, further strengthened by support from global insurance group MunichRe, and an element of long-term financing from former parent Royal London Group.

Financial and management stability

One of the main benefits of the MBO was that it provided RL360° with the financial strength and strategic stability to pursue its business plan.

The entire RL360° senior management team is committed personally to the future of RL360° and is based on the Isle of Man so that key decisions can be delivered quickly.

Independent actuaries AKG have awarded RL360° a B+ AKG rating. No other international life office has a higher rating than this.

AKG views RL360° “as a financially strong standalone operation with very strong operational characteristics”.

IFGL

RL360° is part of IFGL. Other companies within IFGL include:

RL360° Services

On 1 December 2015 IFGL acquired CMI from Lloyds Banking Group. CMI was rebranded to RL360° Services and operates as a closed book of business.

AKG commented: “A successful integration [will] provide a solid platform for further positive development”.

Ardan International

In December 2016 IFGL completed the acquisition of the award-winning Ardan International investment platform business.

Ardan provides a secure, online wealth platform where Advisers and their clients can manage investments in one place.

Ardan was the first multi-currency, independent wealth platform designed exclusively for international advisers. Authorised and regulated in the Isle of Man, it provides access to more than 80,000 funds and securities through multiple third party life and pension wrappers.

Our partners

About Vitruvian

Vitruvian Partners is an independent private equity firm that specialises in middle-market buyouts, growth buyouts and growth capital investments in the UK and Europe. Vitruvian focuses on investing in ‘dynamic situations’ in industries characterised by growth and change such as financial services, business services, technology, media, telecoms and healthcare. Vitruvian is currently investing its second fund of £1 billion and has offices in London, Germany and Sweden.

About Munich Re

Munich Re stands for exceptional solution-based expertise, consistent risk management and financial stability. In the financial year 2016, the Munich Re Group achieved a profit of €2.6bn. It operates in all lines of insurance, with over 43,000 employees worldwide.

Reinsurance

With premium income of around €28bn from reinsurance alone, Munich Re is one of the world’s leading reinsurers.

Ratings of Munich Re

Rating agency	Rating
A.M. Best	A+ (Superior)
Fitch	AA (Very strong)
Moody’s	Aa3 (Excellent)
Standard & Poor’s	AA- (Very strong)

About the Royal London Group

Royal London is the UK’s largest mutual life and pensions company, with total funds under management of £100 billion and 9.1 million customers.

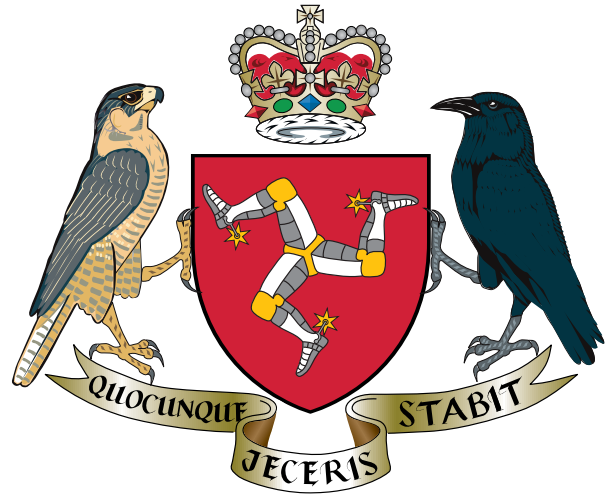
WHAT MAKES RL360° DIFFERENT?



WELCOME TO THE ISLE OF MAN

Given the recent turmoil in financial institutions and markets around the world, we fully understand the importance you place on protecting investments. That's why we are located in the Isle of Man.

With an Aa1 sovereign rating from Moody's, winning the prestigious International Finance Centre award at the 2017 International Adviser Product and Service Awards, coveted OECD white list status and recognised by the IMF as a well-regulated offshore finance centre of excellence, the Isle of Man now leads the world for offshore life insurance.



Investor protection

Our policyholders are protected by a range of statutory measures that aim to first prevent problems occurring and then ultimately safeguard their investment in the unlikely event that we are unable to meet our liabilities.

Segregation of assets

Under the Insurance Act 2008, all companies in the Isle of Man are required to ring-fence 100% of policyholder assets. This ensures these assets cannot be called upon in any circumstances except to meet the claims and liabilities of policyholders.

So in the unlikely event of RL360° being wound up, our liabilities to our policyholders would take priority and clients' assets are therefore not available to liquidators if the life company fails.

Strict solvency margin requirements

Under the Act, we are also required to provide independently audited annual solvency reports to our regulator to ensure the company is financially stable.

Compensation schemes for policyholders

The Isle of Man operates a policyholder protection scheme which means that, in the event of a life insurance company being unable to meet its liabilities, and subject to the regulations, the scheme manager shall pay to the policyholder out of the Policyholders' Compensation Fund a sum equal to 90% of the amount of any liability of the insurer under the contract, subject to the terms of the scheme.

The compensation scheme is funded by a levy on all life insurance companies operating on the Island, and unlike many protection schemes, this applies to all policyholders regardless of where they reside.

In case of dispute, the Island has an Ombudsman Scheme which is a free, independent dispute resolution service for customers with a complaint which an Isle of Man financial firm has been unable to resolve.

“The Isle of Man is characterised by a strong institutional framework and has established a proactive financial services regulatory policy.”
- Moodys.

Secure location with built-in expertise

Financial services is by far the largest industry on the Isle of Man, and the sector employs almost 10,000 people.

The Isle of Man has a credit sovereign rating from Moody's of Aa1 as at June 2016. According to Moody's, the Isle of Man benefits from "a wealthy and... diverse economy, strong institutions and pragmatic policy making and a prudent approach to the management of government finances."

The Island has proven to be an ideal location for life and pensions business and now leads the world as the number one choice for offshore life insurance for the following reasons:

Political and economic stability

The Isle of Man is a self-governing dependent territory of the British Crown.

It has its own democratically elected Parliament, judicial system and laws. In addition, the Isle of Man has healthy reserves along with a stable and diverse economy with 30 years of economic growth.

Tax regime

The Isle of Man has a clear and simple tax regime with no Capital Gains Tax, Withholding Taxes or Wealth Taxes.

Supportive Government

The Isle of Man government knows the most effective way to create a successful business environment is to engage with the private sector.

This helps government to be agile and responsive to the challenges of the global economy.

Infrastructure

The Isle of Man has an excellent telecoms and power infrastructure which has benefited from hundreds of millions of pounds worth of public and private investment in recent years.

Accessibility

Situated in the Irish Sea equal distance from England, Scotland, Wales and Ireland, the Island enjoys excellent transport links to the UK and Ireland.

Sophisticated regulation

The Island is at the forefront of best practice in international regulation and has been praised by global bodies including the OECD, G20 and IMF for its commitment to financial and supervisory standards. It has signed a number of international tax agreements, reflecting its commitment to complying with international standards.

The principal regulatory body on the Island is the Isle of Man Financial Services Authority (IOMFSA).

The IOMFSA is an independent statutory body responsible for the licensing and supervision of banks, building societies, investment business, collective investment schemes and corporate and trust service providers in the Isle of Man.

It is also responsible for the regulation of the insurance and pensions sector in the Isle of Man. Central to the work of the IOMFSA is the following regulatory objectives:

- Securing an appropriate degree of protection for policyholders and scheme members
- Maintaining confidence in the Isle of Man's insurance and pensions industry in the Island and elsewhere
- Reducing the extent to which it is possible for any insurance or pensions business to be used in connection with financial crime.

The IOMFSA is highly respected worldwide and liaise closely with their colleagues internationally to ensure those who choose the Isle of Man can be sure they are supported to the highest standard.