

**REGULAR SAVINGS**

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A romantic couple is seen from behind, sitting in a classic convertible car. They are looking out at a vast, flat landscape under a warm, golden sunset sky. The car's interior and the couple's hair are silhouetted against the bright light. The overall mood is peaceful and aspirational.

**STARTING  
YOUR  
JOURNEY**

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**RL360<sup>°</sup>**

# TABLE OF CONTENTS

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01

---

## **WHO IS RL360?**

Find out more about RL360.

08

---

## **START YOUR JOURNEY**

How to begin your savings journey.

02

---

## **WHAT IS OUR REGULAR SAVINGS PLAN?**

Our savings plan explained.

09

---

## **OUR REGIONAL OFFICES**

Find out where we are located.

04

---

## **WHY CHOOSE AN RL360 SAVINGS PLAN?**

Why a savings plan beats money in the bank.

06

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## **QUESTIONS TO CONSIDER**

Find answers to the most asked savings questions.

# WHO IS RL360?

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**WE ARE PART OF INTERNATIONAL FINANCIAL GROUP LIMITED (IFGL), WHICH HAS 216,000 CUSTOMERS, USD25 BILLION OF ASSETS UNDER ADMINISTRATION AND EMPLOYS 570 STAFF.**

RL360 is an award-winning provider of offshore savings, protection and investment products and is based in the Isle of Man – a world renowned financial centre of excellence.

**WE BELIEVE THAT BUILDING  
STRONG, LASTING RELATIONSHIPS  
WITH OUR CUSTOMERS, PARTNERS  
AND EMPLOYEES IS THE BEST WAY  
TO CREATE A BUSINESS TO BE  
PROUD OF.**





# WHAT IS OUR **REGULAR SAVINGS PLAN?**

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**A FLEXIBLE OFFSHORE REGULAR SAVINGS PLAN  
COMBINING CHOICE WITH QUALITY GLOBAL  
FUNDS TO HELP INTERNATIONAL INVESTORS  
BUILD WEALTH FOR THE FUTURE.**



## **HOW CAN IT HELP YOU?**

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Our savings plan is a quality product for those who wish to save for their future regularly but flexibly – perhaps to supplement savings outside of a pension or other tax-advantaged vehicles. It provides the potential to build up cash for substantial future expenditures, such as paying education fees or supplementing income in retirement.

## **GENERAL SAVINGS**

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Saving money may not seem important right now, but accumulating wealth for the future is always a good idea. Whether the aim is to save for a more secure future or for a specific purpose, our savings plan can help establish a disciplined savings routine to help achieve your financial goals whatever they may be.

## **SAVING FOR YOUR CHILDREN'S EDUCATION**

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An exceptional education is one of the greatest opportunities you can give your child, and a valuable investment for their future.



### **REALISE YOUR DREAMS**

From writing a novel to walking the Inca Trail, or from buying a sports car to meeting the costs of your child's wedding, everyone's dreams are personal to them – and a personal savings plan is the best way to turn those dreams into reality.

### **BUILD A LEGACY**

Whether you dream of a second home for your retirement or helping your children take their first step on the property ladder, saving towards a property can benefit your loved ones for many generations. Building and passing on our wealth efficiently to the next generation is something we all aspire to.

### **RETIREMENT PLANNING**

After dedicating so much to your career, it's important to have a retirement that works for you. Whether you prefer to explore the world or enjoy the comforts of home, a tailored savings plan gives you the freedom to choose.



**WHY CHOOSE  
AN RL360  
SAVINGS PLAN?**

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**Most investors are looking for a savings plan that is secure, tax efficient and capable of maximising returns.**

With our savings products you will have access to funds that are capable of providing growth in excess of 10% per annum\*.

You can invest in a diverse range of hand-picked funds, denominated in stable, leading currencies that are managed by some of the world's largest fund management houses. You'll be able to choose from a broad range of investment options, many of which are not available through local providers.

\* Subject to market conditions.



#### **RE-LOCATION PROOF**

If your life leads you to new opportunities in different countries, you can simply take your RL360 plan with you. We know that your circumstances and objectives will change during the life of your plan, so we've designed our plans to be flexible too.

#### **SECURE LOCATION**

You'll enjoy the peace of mind that the money you invest with RL360 is safe and secure, protected by the law of the Isle of Man – awarded the Best International Financial Centre in 2023 by the International Investment Awards 2023.

#### **TAX EFFICIENCY**

The Isle of Man does not tax any growth or income earned in your plan. So, apart from any withholding tax that may be deducted at source on income arising from investments held in some countries which cannot be reclaimed by us, your investment grows without any further deductions of Isle of Man tax\*.

\* Please remember that, as a plan owner, you will be responsible for any tax liability that may arise as a result of your country of residence or citizenship.



# QUESTIONS TO CONSIDER ABOUT SAVING

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## HOW LONG SHOULD I SAVE FOR?

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Choose a saving term that reflects your investment horizon and financial goals. However, if your investment horizon is less than 5 years – or you are looking for a product that allows frequent short-term access to money (similar to a bank account) – then a regular savings plan from RL360 won't fit your needs as all our plans are tailored towards long-term commitment.

## HOW MUCH SHOULD I SAVE EACH MONTH?

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The amount you save should come from your disposable income to ensure it is affordable and sustainable throughout your entire savings term. You'll get the most from your plan if you maintain payments throughout the full term.





### **WHEN IS THE BEST TIME TO START SAVING?**

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Whatever you're saving for, the sooner you start the better, as you will reach your desired goal sooner. The longer you save for, the lower the monthly payments will be to achieve your financial objective.

### **WHAT HAPPENS IF MY CIRCUMSTANCES CHANGE?**

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When starting a savings plan it's important not to stretch yourself financially. However, sometimes the unexpected happens, so it's worthwhile choosing a plan with a degree of flexibility. Our saving plans allow short-term payment breaks or, in some cases, a reduction in the amount paid. However, these options should only be considered temporary solutions – otherwise you risk not achieving your savings goal.

### **IS MY MONEY SAFE WITH RL360?**

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Your investment with RL360 is protected by law under the Policyholder Compensation Scheme. In the unlikely event that a life company cannot meet its liabilities, subject to the terms of the scheme, plan owners are eligible to receive up to 90% of the insurer's liability as it relates to their plan, wherever they may reside.

At RL360 we understand that our customers live exceptionally busy and challenging lives. They have expectations and our goal is to help them realise a happy and financially secure future. Customers invest with us for years, even decades and we aim to support them on every step of the journey – we are committed to putting people first.



**“TRUST IS AN IMPORTANT PART OF ANY OFFERING IN FINANCIAL SERVICES. WHEN CUSTOMERS COME TO RL360, THEY ARE REALLY LOOKING FOR A SAFE PLACE FOR THEIR MONEY.”**

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David Kneeshaw  
CEO, RL360

# **START YOUR SAVINGS JOURNEY**

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**SPEAK WITH YOUR FINANCIAL  
ADVISER TO HELP YOU FIND  
THE PRODUCT THAT'S RIGHT  
FOR YOU.**



# OUR REGIONAL OFFICES

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Company Limited is authorised by the  
Isle of Man Financial Services Authority.

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**FIND OUT  
HOW WE CAN  
HELP SHAPE  
YOUR FUTURE**

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