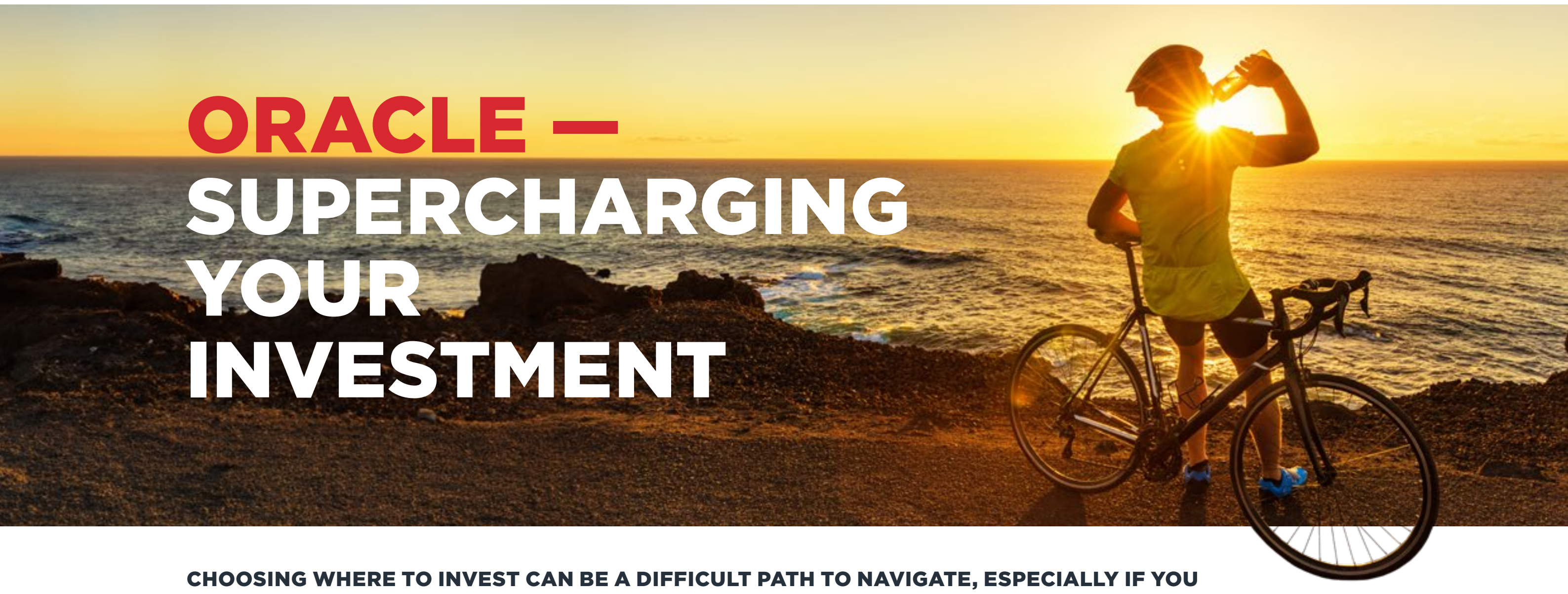

ORACLE — SUPERCHARGING YOUR INVESTMENT

CHOOSING WHERE TO INVEST CAN BE A DIFFICULT PATH TO NAVIGATE, ESPECIALLY IF YOU HAVE RECEIVED AN UNEXPECTED LUMP-SUM, OR THE PROCEEDS FROM A MATURING SAVINGS AND INVESTMENT CONTRACT.

If you're planning for the future, you'll need to decide your next steps very carefully and if you're looking to reinvest the money, the thought can be overwhelming with so much choice.

You need to choose an investment plan that enhances your earning potential and rewards you for staying invested over the long-term.

It's important to choose a plan and a provider that can support you through your journey as well as providing the choice and flexibility you need, when your plans or your goals change.

EXTRA ALLOCATION

Oracle is a lump-sum investment plan that gives you extra allocation when you invest. The amount of extra allocation we provide is based on the amount you invest at the start of your plan.

This extra allocation can super-charge your investment.

Example of initial allocation rates and extra allocation amounts for US Dollar plans:

Payment (USD)	Allocation rate %	Total payment invested	Extra allocation on Day 1
28,000+	100%	28,000	N/A
49,000+	101%	49,490	490
70,000+	102%	71,400	1,400
112,000+	103%	115,360	3,360
175,000+	104%	182,000	7,000
210,000+	105%	220,500	10,500

The extra allocation is added to your chosen fund investments when your plan starts.

You may choose to invest the extra allocation in:

- An equity fund with a suitable risk profile as a speculative investment, or
- You could invest into a safer investment, such as a money market fund with the intention of paying plan charges or taking withdrawals from your plan, or
- You can simply add it to your chosen investment funds

Because Oracle does not charge dealing or custody charges, you can make as many changes to the funds options as you like. And, with around 350 funds, there is sure to be something that fits your investment profile or risk appetite.

Please note that extra allocation will be subject to an exit charge if the plan is exited in full within the first 5 years from the date of issue. The charge will be equal to 100% of the extra allocation rate reducing at each plan anniversary by 20%.

LOYALTY BONUS

In addition to enhancing the initial investment, we also provide a loyalty bonus after completion of the first 5 years. We'll provide an extra 0.5% based on the value of your plan on the 6th year anniversary of your policy, and every year thereafter whilst your plan remains in force.

For example:

- If a plan commences with an initial payment of USD28,000, and grows at 6% every year, after the first 10 years, the value of the loyalty bonuses applied to the plan would be USD958.
- If a plan commences with an initial payment of USD250,000, and grows at 6% every year, after the first 10 years, the value of the loyalty bonuses applied to the plan would be USD9,011.

When the loyalty bonus is paid, on the 6th plan anniversary, the investment is split equally across the funds held in the plan.

However, you may also wish to invest these proceeds in an alternative fund, in the same way as we mentioned for the enhanced allocation. The choice is entirely yours.

Payment Allocation Rates – All currencies:

GBP	USD	EUR	CHF	AUD	HKD	JPY	Allocation rate
20,000 to 34,999	28,000 to 48,999	24,000 to 41,999	26,000 to 45,499	36,000 to 62,999	200,000 to 349,999	3,100,000 to 5,424,999	100%
35,000 to 49,999	49,000 to 69,999	42,000 to 59,999	45,500 to 64,999	63,000 to 89,999	350,000 to 499,999	5,425,000 to 7,749,999	101%
50,000 to 79,999	70,000 to 111,999	60,000 to 95,999	65,000 to 103,999	90,000 to 143,999	500,000 to 799,999	7,750,000 to 12,399,999	102%
80,000 to 124,999	112,000 to 174,999	96,000 to 149,999	104,000 to 162,499	144,000 to 224,999	800,000 to 1,249,999	12,400,000 to 19,374,999	103%
125,000 to 149,999	175,000 to 209,999	150,000 to 179,999	162,500 to 194,999	225,000 to 269,999	1,250,000 to 1,499,999	19,375,000 to 23,249,999	104%
150,000 +	210,000 +	180,000+	195,000 +	270,000 +	1,500,000 +	23,250,000 +	105%

Speak to your Financial Adviser about how Oracle can help achieve your financial goals and secure yours and your family's future.

RL360 Insurance Company Limited. Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Registered in the Isle of Man number 137548C. RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority.

RL360

OR11a 07/24