

We have pulled together this list of frequently asked questions to help answer some of your most common queries about our Regular Savings Plan.

CHANGING THE PLAN CURRENCY

- Q Can the plan currency be changed once the plan has started?
- A No. The plan currency must remain the same as the currency selected at application stage.

PAYMENT METHODS

- I would like to pay for my plan by credit card. Are there any additional charges for paying by this method?
- A No. We do not apply any additional charges for paying by credit card.

PAYMENT FREQUENCY

- If I pay on an annual basis and would like to change the frequency to monthly, can I do this?
- A Yes. Once the establishment period is complete, the payment frequency can be changed, but only on the plan anniversary.

STARTER BONUS

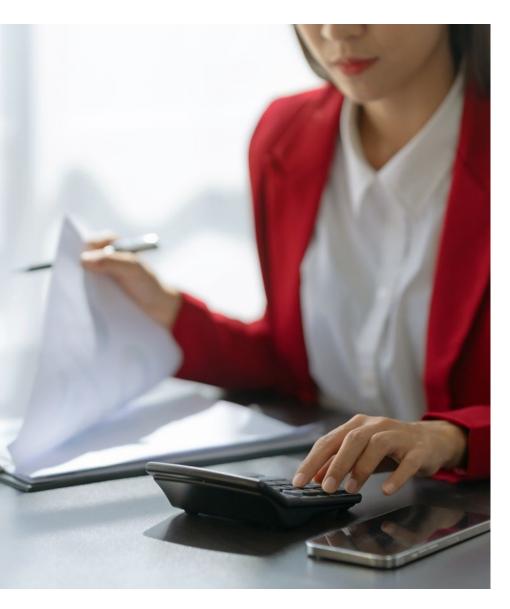
- Q If I increase my payments, will I get another starter bonus based on the increase?
- A Yes. As long as there is not less than 10 years left of your original payment term and the increase is in excess of USD 5,040 per year.

LOYALTY BONUS

- Will I still qualify for a loyalty bonus if I cancel my plan before the end of the payment term?
- As long as you cancel your plan after the 10th anniversary and within 5 years of the end of the payment term, a proportion of the loyalty bonus that would have been paid at the end of the payment term will be added to your plan. For further information, please refer to the Terms and Conditions.

CHARGES

- How is the administration charge taken from my plan?
- A The administration charge is deducted from your plan each month in arrears. It is deducted proportionally across both establishment and standard units.



FUNDS

- Can I hold assets such as stocks, shares, cash deposits and structured products within my plan?
- A No. You can only access the funds available from the Regular Savings Plan Malaysia fund range. For further details please refer to the RL360 Savings and Investment Fund Guide.
- What charges are applied to the underlying funds that I invest in?
- A The fund range provides access to direct funds without any initial charges or bid/offer spreads. An annual management charge per fund will be applied by the external fund manager. Some fund managers may also include a performance fee.

Q Who is responsible for my fund choices?

A You or the company you nominate to act on your behalf. RL360 does not provide investment advice and will not provide you with guidance as to which funds are suitable for you. For further information, please refer to the Product Guide.

VALUATIONS

- Why does my valuation show negative standard units?
- A the start of your plan an establishment period will apply. During this time each regular payment made will be used to purchase establishment units. The servicing charge is not deducted from the establishment units, it's deducted from standard units. There are no standard units purchased during the establishment period however, the charge is still deducted; which in turn creates negative units in your plan. This is why you can see negative units on your valuation. Once the establishment period is complete, your regular payments will only purchase standard units that will in turn clear the negative unit position.

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