

FUND FEE SCHEDULE

(FOR EXISTING PLAN OWNERS)

This leaflet is only applicable to owners of plans issued by Scottish Provident International Life Assurance Limited (SPILA) which is now known as RL360 Insurance Company Limited (RL360), where the investment choices were limited to the SPILA internal fund range. The content of this leaflet is intended as a general information source only and further information on the funds is available from our Online Service Centre at www.rl360.com or by contacting us at our Registered Office.

Where the Scottish Provident International internal funds invest in externally managed funds, expenses and charges may be levied by the external fund manager. The actual fee may change on a daily basis dependent on where the assets of the fund invest. The maximum external fund fee for each corresponding fund is displayed in the table below. The table also lists the annual management fee deducted by us.

Please note: Series 2 Managed Funds are only available to plan owners with International Investment Portfolio plans.

Fund	Maximum Current External Fund Fee	Maximum External Fund Fee from 15 February 2019	Annual Management Charge
Sterling Adventurous Managed (Series 1 & 2)	1.75%	1.80%	1%
US Dollar Adventurous Managed (Series 1 & 2)	1.85%	1.85%	1%
Sterling Balanced Managed (Series 1 & 2)	1.60%	1.70%	1%
US Dollar Balanced Managed (Series 1 & 2)	1.35%	1.60%#	1%
Sterling Cautious Managed (Series 1 & 2)	1.25%	1.60%	1%
US Dollar Cautious Managed (Series 1 & 2)	1.35%	1.35%	1%
European Equity	1.65%	1.65%	1%
North American Equity	1.65%	1.65%	1%
UK Equity	1.60%	1.60%	1%
World Equity	1.70%	1.70%	1%
Global Growth	1.70%	1.70%	1.25%
China Opportunities	2.00%	1.80%	1%
Far East (Exc Japan)	1.95%	1.95%	1%
India ²	2.00%	2.00%	1%
Global Technology (Series 1 & 2)	1.85%	1.90%	1%
UK Blue Chip ²	1.50%	1.50%	1%
UK Prime Equity ¹	1.50%	1.50%	1%
Japan Growth	1.60%	1.70%	1%
UK Mid Cap ²	1.35%	1.50%	1%
UK Equity Opportunities ¹	1.35%	1.50%	1%
Global Emerging Markets	2.15%	2.15%	1%
European Bond	0.40%	1.10%	1%
North American Bond	0.40%	1.00%	1%
UK Bond	0.40%	0.90%	1%
World Bond	1.00%	1.20%	1%
High Yield Bond	1.00%	1.20%	1%
Dollar Deposit	0.00%	0.00%	1%
Sterling Deposit	0.00%	0.00%	1%
Euro Deposit	0.00%	0.00%	1%

¹ Only available in Hong Kong

² Not available in Hong Kong

#With effect from 1 March 2019

The External Fund Fee and the Annual Management Charge are taken into account in the published unit prices of the funds. These fees are current as at March 2024.

Further information on the funds can be obtained from our Online Service Centre at www.rl360.com.

IMPORTANT NOTES

This flyer should be read in conjunction with the relevant product literature which includes the Plan Guide and the Investment Fund Guide.

It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations. RL360 is not responsible for, and will not compensate plan owners in relation to, the performance of their underlying funds. We make no warranty as to the performance of the funds.

Owners of plans issued by RL360 receive the protection of the Isle of Man Compensation of Policyholders protection scheme, which covers an amount equal to 90% (subject to the provisions of the scheme) of RL360's liability where it is unable to meet its financial obligations. RL360 reserves the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.