



Loyalty bonus: it's straight forward

To thank clients for investing with RL360°, Oracle offers a regular loyalty bonus to its investors.

After the sixth premium anniversary and annually thereafter, a loyalty bonus of 0.50% of the fund value will be applied to the policy whilst it remains in force.

Add this together with generous allocation rates, 0% initial fund charges, no switching, dealing or custodian fees and direct access to a comprehensive

fund range (no mirror funds); Oracle should be top of the list when talking to your clients.

The following tables provide some examples of the potential bonuses that could be achieved assuming an annual growth rate of 6% after the deduction of any external fund management charges.

Premium (USD):

250,000

Total bonus value (USD) at year 25:

81,960

Premium \$32,000			
At year end	Fund value inc bonus	Fund value exc bonus	Value of bonuses
10	\$48,632	\$47,435	\$1,197
12	\$53,880	\$52,032	\$1,848
15	\$62,833	\$59,776	\$3,057
18	\$73,273	\$68,673	\$4,600
20	\$81,180	\$75,329	\$5,851
25	\$104,885	\$94,928	\$9,957

Premium \$250,000			
At year end	Fund value inc bonus	Fund value exc bonus	Value of bonuses
10	\$400,292	\$390,433	\$9,859
12	\$443,489	\$428,272	\$15,217
15	\$517,178	\$492,016	\$25,162
18	\$603,112	\$565,248	\$37,864
20	\$668,195	\$620,029	\$48,166
25	\$863,308	\$781,348	\$81,960



Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

For further details on Oracle including the loyalty bonus, please refer to the Oracle literature suite.

The examples shown in the tables above assume that all product fees have been deducted. The example figures shown in this sales aid assume that a constant growth rate has been achieved. In practice fund growth will vary and future performance cannot be predicted.