



# **AN INTRODUCTION TO RL360**

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[www.rl360.com](http://www.rl360.com)

RL360°

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# OUR GUIDING PRINCIPLES – **RELATIONSHIPS MATTER**

**WE BELIEVE PEOPLE  
MATTER. OUR  
CLIENTS, FINANCIAL  
ADVISERS, OUR STAFF,  
OUR COMMUNITIES.  
WE PUT PEOPLE FIRST  
BECAUSE WE KNOW  
THIS BUILDS STRONG,  
LASTING  
RELATIONSHIPS.**

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We sweat the small stuff. In relationships, little things really matter. Like solving advisers' problems then and there, not in 5 days' time.

In building and maintaining strong relationships, nothing beats face to face contact.

Our senior management team – not just our sales representatives – regularly visit the regions we work in to meet with advisers.

During Covid that's not always been possible, so we've been using technology to keep in touch.

# OUR GUIDING PRINCIPLES – SERVICE SETS US APART

**WE FOCUS ON SERVICE - BE THAT PERSON-TO-PERSON OR THROUGH THE USE OF HELPFUL TECHNOLOGY.**

**WE BELIEVE SERVICE IS THE KEY DIFFERENTIATOR.**

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## **Exceptional and consistent service**

96% of all calls to our customer service centre are answered and resolved in under 5 minutes.

We process business from our local offices – helping us deliver an efficient service wherever you are.

## **Smart technology**

Having constant and secure access to your clients policy information is a necessity.

Complete applications online, access valuations, carry out deals and switches, research funds and keep up-to-date with all your clients policies in our Online Service Centre.

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## OUR GUIDING PRINCIPLES – SOLE FOCUS

**WE ARE A FOCUSED,  
AWARD WINNING AND  
DYNAMIC BUSINESS  
COMMITTED TO  
DELIVERING  
EXCEPTIONAL  
FINANCIAL  
SOLUTIONS TO OUR  
CUSTOMERS AROUND  
THE WORLD.**

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We focus exclusively on the international market – it is our sole focus. We do not have a distracted or uninterested parent company.

We control our own destiny and our senior managers hold a financial stake in the business – we think this helps make us more committed and determined to succeed.

## WHERE WE COME FROM

**RL360**



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**RL360**

Scottish Provident International started in 1991 as Hafnia Prolific.

It was bought by Abbey National in 2001 and underwent further changes of ownership.

It was bought by Royal London in 2008.

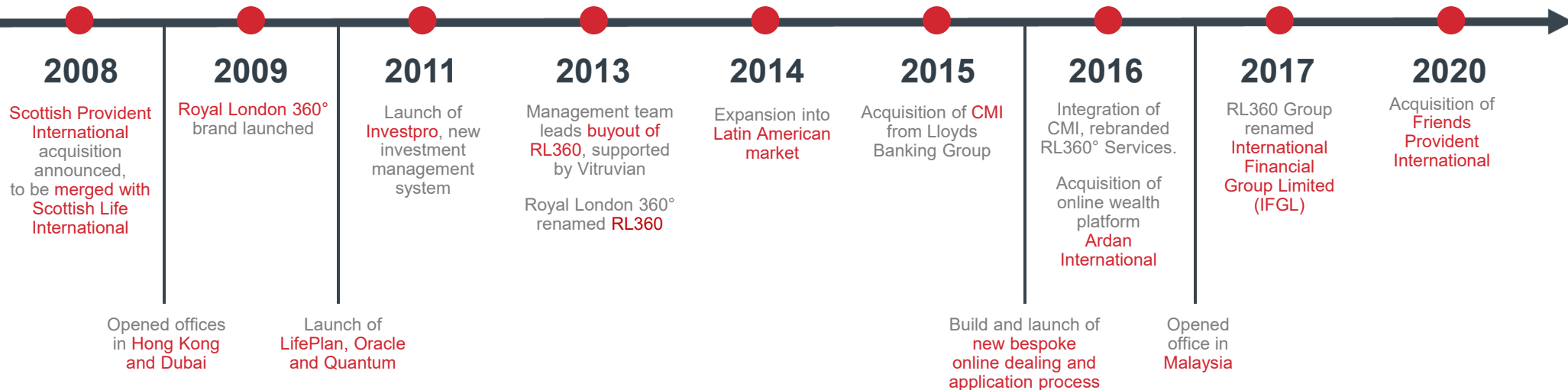
Scottish Life International (SLI) started in 1996.

In 2001 it was bought by Royal London and kept the same name.

At the beginning of 2009 Scottish Life International and Scottish Provident International were combined to form RL360.

# WE'VE GROWN QUICKLY

Dynamic, fast-paced, hugely ambitious with a clear strategy for future growth



Number of policyholders:

12,000

33,000

39,000

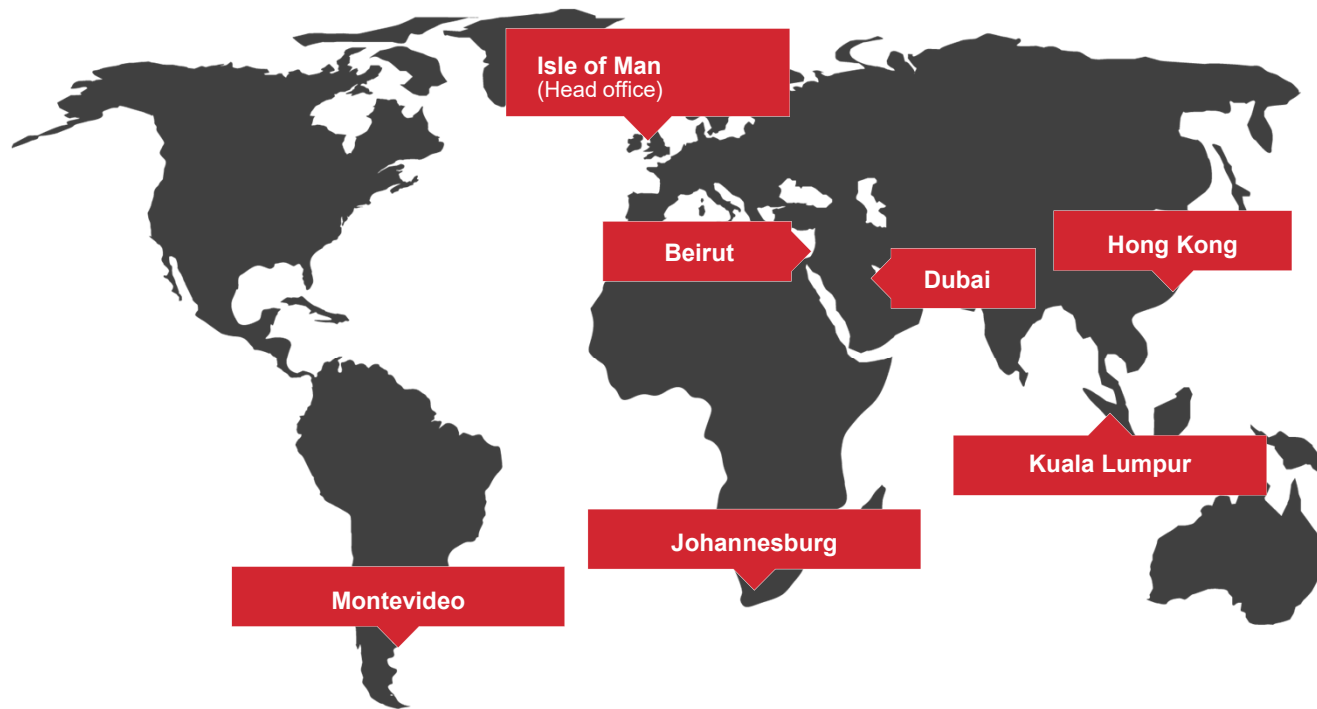
61,000

73,000

230,000

# GEOGRAPHICAL EXPANSION

## OFFICE LOCATIONS AND GEOGRAPHIC FOOTPRINT



**PART OF**  
**IFGL**

**RL360**



IFGL has a successful track record of acquiring and integrating businesses. The group:

- administers 230,000 policies and over \$21 billion assets
- employs 700 staff
- these numbers will more than double upon completion of the FPI deal

• All figures as at 31 Dec 2019



## **WHAT PRODUCTS DO WE OFFER?**

**WHETHER YOUR CLIENTS ARE LOOKING TO SAVE FOR THE FUTURE, GROW THEIR WEALTH OR PROTECT THEIR FAMILY, WE HAVE A PRODUCT TO REALISE THEIR ASPIRATION.**

- **PIMS** – Personalised Portfolio Bond
- **Oracle** – Single Premium Bond
- **Regular Savings Plan (RSP), Quantum and Paragon** – Regular Premium Savings
- **LifePlan** and **LifePlan Lebanon** – protection
- **Wraps** – we provide the offshore bond for 7 UK Wrap platforms

## **BENEFITS OF OUR ISLE OF MAN LOCATION**

**WE ARE BASED ON  
THE ISLE OF MAN, A  
WELL ESTABLISHED  
GLOBAL FINANCIAL  
CENTRE WITH AN  
OUTSTANDING  
REPUTATION FOR  
INVESTOR  
PROTECTION.**

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Our Isle of Man location provides our customers with reassurance that their money is protected by strict investor protection laws in one of the most highly regulated jurisdictions in the world - including an Aa3 Moody rating and coveted OECD “white list” status.



## INDEPENDENT VIEW

Independent actuaries AKG awarded RL360 a B+ rating for financial strength – no other international office has a higher rating.

They also awarded RL360 a 5 star rating for Service – the highest score possible.

RL360 won Best Life Group at the prestigious International Fund & Product Awards in 2017, 2018 and 2020.



**WINNER**  
BEST INTERNATIONAL  
LIFE GROUP (NON-UK)



**RL360**

Company	AKG rating
RL360	B+
Utmost Worldwide	B
Hansard International	B
Old Mutual International	B+
Zurich International	B

# ANY QUESTIONS?

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Find out more at  
[www.rl360.com](http://www.rl360.com)

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