PROTECTION FOR LIFE

RL360°

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MAKE LIFE EASIER

PROTECTING THE PEOPLE THAT MATTER IS ONE OF OUR UNIVERSAL DRIVERS. KNOWING THAT WHATEVER LIFE THROWS AT US OUR FAMILY'S STANDARD OF LIVING IS PROTECTED GIVES US THE PEACE OF MIND TO RELAX AND ENJOY THE YEARS AHEAD.

When we're young and single it's easy to live for today and worry about the future tomorrow. But as we get older and assume responsibilities – like a family of our own, or a business – we start realising that it's not just our own future we need to be protecting and preparing for.

And that can lead to some uncomfortable questions. How would my family cope financially if I were no longer here to provide for them? Would they be able to maintain our current standard of living if I wasn't around? How would my business fare if something happened to me?

These are not easy questions to consider, especially when we're young, healthy and feel invincible. Old age or serious illness can seem a long way off. And yet misfortune can strike at any time, so have a financial plan in place to help your partner or children prosper should the worst happen.

BE A STEP AHEAD

WHILE THE FUTURE IS UNKNOWN, IT IS POSSIBLE TO ENSURE YOU AND YOUR LOVED ONES ARE WELL PROTECTED AGAINST WHATEVER IS AROUND THE CORNER. HERE ARE SOME OF THE KEY REASONS THAT PEOPLE TAKE OUT PROTECTION PLANS.

PROTECT YOUR FAMILY

Should the unthinkable happen and you are no longer around to provide for your family, a protection plan offers a lump sum to ensure your children's education or general living costs can still be met, cushioning the financial loss and change in circumstance that come with a sudden or untimely death.

PROTECT YOUR MORTGAGE OR LOAN

Most lenders require security that their loan will be repaid should you die. Protecting your home or loan will ensure you or your loved ones have one less thing to worry about should the worst happen.

PROTECTION FOR LIFE – OR FOR A SPECIFIC PERIOD

You may want protection that covers the whole of your life – and pays out a lump sum to your loved ones upon your death, thus protecting them from the burden of death duties.

Or you may prefer protection for a specific term – for example while you are paying a mortgage or when your children are in full time education and still dependant on your income. RL360 protection plans allow you to choose either option.

PROTECT YOUR BUSINESS

Protecting a business against the death of key staff is just as important as protecting it from competitors. Having an insurance plan for senior members of staff allows a business to offset any financial losses it might face if they are no longer around.

QUESTIONS TO CONSIDER ABOUT PROTECTION

HOW MUCH PROTECTION DO I NEED?

Everyone is different and how much protection you need depends on your own personal circumstances. For example, do you have family and children to protect? If life cover is to protect a loan or mortgage, how long do you need it for? Do you already have savings to fall back on if your circumstances should change?

Here are some suggestions to consider, but please note this is a rough guide only – talk to your financial adviser to assess what is right for you.

Example: Life cover

The younger you are when you die, the greater the loss of future income. So when you're younger you will need more cover to maintain your family's current lifestyle. As a basic rule of thumb, you might consider:

- In your 30s, you could need cover equal to 15 times your annual salary.
- In your 40s, you could need cover equal to 10 to 15 times your annual salary.
- In your 50s, you could need cover equal to 5 to 10 times your annual salary.
- In your 60s, you could need cover equal to 5 times your annual salary.

WILL I NEED A MEDICAL?

Whether or not you will require a medical depends on a number of factors including your age, health and medical history, how much protection cover you are looking for, and where you live.

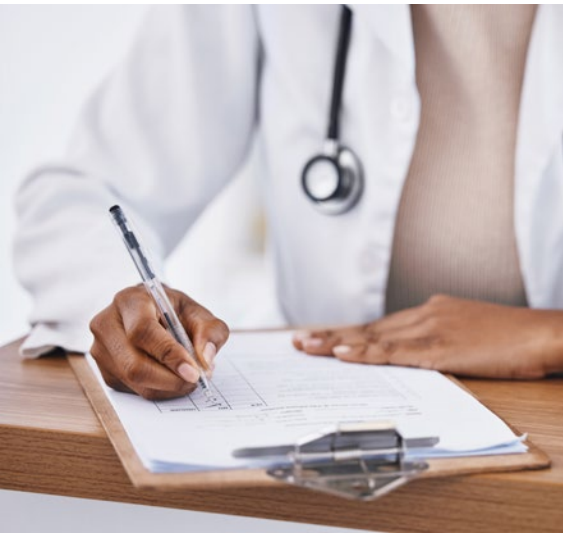
If we do require a medical, this will take place before your plan starts.

IT IS IMPORTANT TO REMEMBER THAT PREMIUMS FOR LIFE COVER ARE MUCH MORE AFFORDABLE WHEN YOU ARE YOUNG AND HEALTHY - AND THE EARLIER YOU TAKE OUT A PLAN, THE SOONER YOU AND YOUR LOVED ONES WILL BE PROTECTED.

IS MY MONEY SAFE WITH RL360?

Your investment with RL360 is protected by law under the Policyholder Compensation Scheme.

In the unlikely event that a life company cannot meet its liabilities, subject to the terms of the scheme, plan owners are eligible to receive up to 90% of the insurer's liability as it relates to their plan, wherever they may reside.



WHY CHOOSE AN RL360 PROTECTION PLAN

IF THE WORST HAPPENS, YOUR FAMILY WANT TO KNOW THAT THEIR CLAIM WILL BE PROCESSED QUICKLY AND SENSITIVELY, WITHOUT QUIBBLES. THE LAST THING THEY WILL WANT IS THE NASTY SURPRISE THAT YOUR PLAN HAS LOTS OF EXCLUSIONS HIDDEN IN THE SMALL PRINT THAT YOU WEREN'T AWARE OF OR WON'T PAY OUT UNTIL THEY'VE GONE THROUGH ADDITIONAL AND EXHAUSTIVE CHECKS. YOU WANT A COMPANY THAT IS THERE FOR YOUR FAMILY WHEN YOU MOST NEED HELP.

EXTRA BENEFITS – AS STANDARD

We build a wide range of additional benefits into our protection plans as standard. Other providers offer vital features such as repatriation benefit as extras. With RL360 it is inclusive.

Ask your financial adviser for a complete list of what is included in an RL360 protection plan.

BEST OF BOTH WORLDS

One objection to taking out traditional life cover is that you may never benefit from the money you have invested. While you have enjoyed the peace of mind that your family has been protected, once your plan term comes to an end you have nothing to show for it.

With RL360, you can structure your plan so that it provides the protection your family need, and still gives a significant lump sum at the end of your term, or if you choose to cancel your plan. Knowing that you're saving while you are fully protected gives you the best of both worlds.

RE-LOCATION PROOF

If your life leads you to new opportunities in different countries, you can simply take your RL360 plan with you.

We know that your circumstances and objectives will change during the life of your plan, so we've designed ours to be flexible and portable too.

KEEP IN CONTROL

We'll keep you fully up to date with how your plan is performing. From the third anniversary of taking out your plan, we'll send you a statement each year packed full of key information that shows how your plan is performing and whether it is on track to meet your protection needs.

And if you use our secure online services, you'll be able to monitor and take control of your plan 24/7.

SECURE LOCATION

You can enjoy the peace of mind that the money you invest with RL360 is safe and secure, protected by Isle of Man law.

TAX EFFICIENCY

The Isle of Man does not tax any growth or income earned through your policy. So, apart from any withholding tax that may be deducted at source on income arising from investments held in some countries which cannot be reclaimed by us, your investment will grow without any further deductions of Isle of Man tax*.

You can also place your protection plan within a trust, which will help you to pass your wealth on tax efficiently.

* Please remember, that as a plan owner, you will be responsible for any tax liability that may arise as a result of your country of residence or citizenship.

WHY CHOOSE RL360

GLOBAL BUSINESS

RL360 is an award-winning provider of offshore protection, savings and investment products based on the Isle of Man - winner of the Best International Centre at the 2025 Investment International Awards for the 7th time in 9 years.

RL360 is part of International Financial Group Limited (IFGL). IFGL provides investment, savings and protection solutions to international investors around the world, with 212,000 customers, USD31 billion assets under administration and employs 600 staff.

COMMITTED TO PUTTING PEOPLE FIRST

At RL360 we understand that our customers live exceptionally busy and challenging lives. They have expectations and our goal is to help them realise a happy and financially secure future.

You may need protection cover for years, even decades, and we aim to support you on every step of the journey.

We believe that building strong, lasting relationships with our customers, partners and employees is the best way to create a business to be proud of.

START YOUR PROTECTION JOURNEY

CONTACT YOUR FINANCIAL ADVISER TO HELP YOU FIND THE PRODUCT THAT'S RIGHT FOR YOU.

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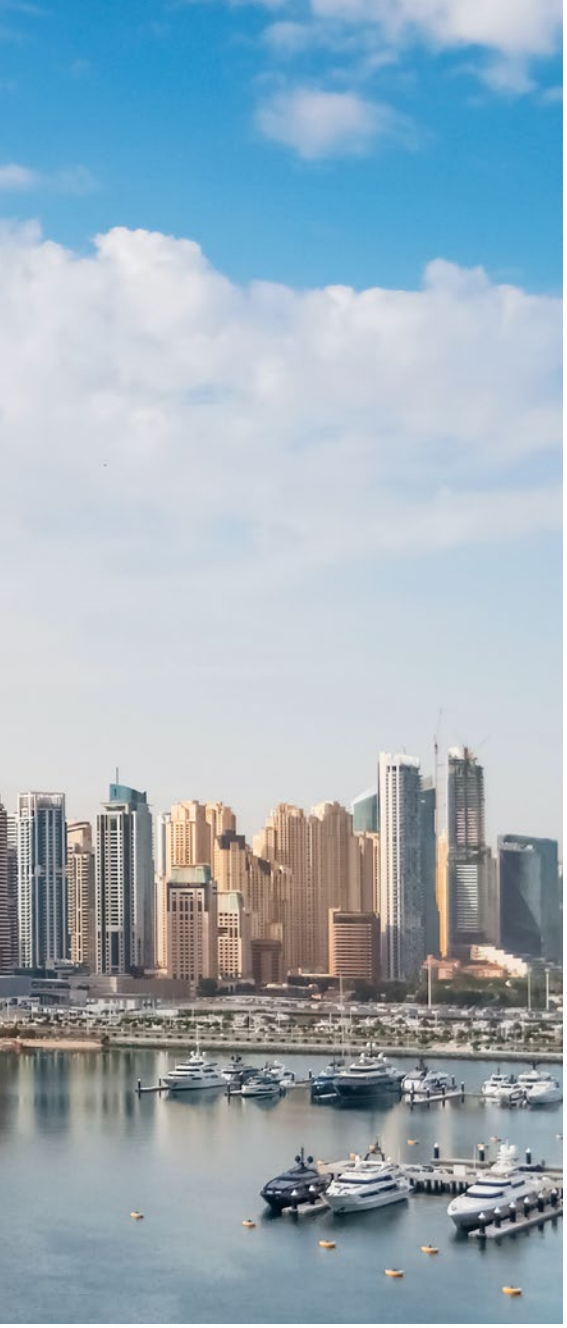

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FIND OUT HOW WE CAN HELP SHAPE YOUR FUTURE

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