

ACCELERATED SAVING FOR YOUR CLIENTS

EXTRA ALLOCATION UP TO 102%

With at least 100% of each regular payment allocated to purchasing units, clients can be confident that their money is getting to work straight away.

However, based on the payment level chosen by the client, RL360 will increase the allocation rate so that bonus units are added with every payment made as shown in the table below:

Allocation rates

Ccy	100%	101%	102%
GBP	200	550	950+
EUR	240	660	1,140+
CHF	260	715	1,235+
USD	280	770	1,330+
AUD	360	990	1,710+
HKD	2,000	5,500	9,500+
JPY	31,000	85,250	147,250+

Example

Let's take a plan with a monthly payment of \$1,500 and a term of 20 years.

The monthly payment qualifies for an allocation rate of 102%.

Therefore for each monthly payment, an extra \$30 of bonus units will be added to the plan (monthly payment: \$1,500 x 102% = \$1,530).

The plan also receives a starter bonus on day one of \$6,750 which also qualifies for the 102% allocation rate (starter bonus: \$6,750 x 102% = \$6,885).

Provided that the client pays all the payments due over the 20 year term, bonus allocation units worth \$7,335 will be added to the plan.

Assuming the plan grows each year at 7.5% (inclusive of all product charges) the bonus units will grow to **\$13,026**.

Important notes

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

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