

THE UNIT BOOSTER

POWER UP YOUR CLIENT'S SAVINGS

Boosting unit allocation at outset by up to 600%, the starter bonus isn't just another "time-limited special offer"; it's an integral part of the Regular Savings Plan proposition. So you can sit back and relax in the knowledge that every qualifying plan will benefit.

We don't just power up payments at the start either. We'll reward each top up that qualifies with an additional unit boost to continue to charge up those fund values. This means that, not only could your clients benefit from extra unit allocation from the outset, they might also benefit each and every time they top up their plan.

THE QUALIFYING CRITERIA

The annualised regular payment must exceed USD5,040 per year (or currency equivalent) and the payment term must be at least 10 years to qualify.

Payment term (years)	Bonus (monthly payment multiplier)	Bonus %
5 to 9	0.0	0%
10 to 14	1.5	150%
15 to 19	3.0	300%
20 to 24	4.5	450%
25 to 30	6.0	600%

Any top up must also meet the qualifying criteria in its own right.

The starter bonus is a multiple of the monthly payment/monthly top up i.e. (annualised payment/12) x incentive, and is applied to the plan as additional establishment units.

For more information about Regular Savings Plan, please read the literature suite, available to download from:
www.rl360adviser.com/rsp

IMPORTANT NOTES

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

The starter bonus may also be subject to enhanced allocation based on how much the client pays into their plan.

The starter bonus does not apply to additional lump sum payments.

Starter bonuses are subject to a 100% early exit charge if the plan is cancelled within 5 years of the bonus being applied to the plan.

EXAMPLE

Initial payment

- Payment term: 25 years
- Payment: \$1,000 per month (\$12,000 annualised)
- Bonus: 6 months initial payment (6 x \$1,000 = \$6,000)

1st top up

- Remaining payment term: 20 years
- Top up: \$600 per month (\$7,200 annualised)
- Bonus: 4.5 x \$600 = \$2,700

2nd top up

- Remaining payment term: 15 years
- Payment: \$500 per month (\$6,000 annualised)
- Bonus: 3 x \$500 = \$1,500

Total extra allocation

\$10,200