

# EVERYTHING YOU NEED TO KNOW



**A FLEXIBLE SAVINGS PRODUCT FROM RL360 COMBINING CHOICE, WITH QUALITY GLOBAL FUNDS TO HELP INTERNATIONAL INVESTORS BUILD WEALTH FOR THE FUTURE.**

**PRODUCT FEATURES**

- Minimum payment term: 5 years
- Available in 7 currencies (GBP, USD, EUR, CHF, AUD, HKD, JPY)
- Up to 102% of each regular payment allocated to units
- Investment starts from just USD280 per month (or currency equivalent)
- Up to 600% starter bonus added on day one
- Starter bonus for every qualifying increase
- Saving for 10 years or more will qualify for a loyalty bonus at the end of the payment term
- Direct fund investment – no mirror funds
- No switching, dealing or custodian fees
- 100% discount on initial fund charges and no bid/offer spreads
- Flexibility to stop and start payments after the establishment period
- Access to over 350 funds (including currency variants) from industry leading fund managers
- Withdrawals available (after establishment period)
- Additional lump sum payments allowed at anytime
- Ability to vary contributions
- 24/7 access for online valuations
- Online fund switching
- Available on a life assurance or capital redemption basis
- Ability to collect from credit/debit cards including American Express. No additional card charges apply except for American Express.

Up to  
**102%**

**REGULAR PAYMENT ALLOCATION**





Direct access to  
**350+**

**FUNDS**

Up to  
**600%**

**STARTER BONUS**

**SUBMIT APPLICATIONS ELECTRONICALLY**

-  no requirement to provide original paper copies
-  Save on postage/ courier costs
-  Speed up application process
-  Business issued quicker

## ALLOCATION RATES

| Ccy | 100% | 101% | 102%    |
|-----|------|------|---------|
| GBP | 200  | 550  | 950 +   |
| EUR | 240  | 660  | 1,140 + |
| USD | 280  | 770  | 1,330 + |

## MINIMUM PAYMENT LEVEL

### Monthly regular payments

| Ccy | Plan term (years) |     | Minimum top ups | Lump sum top ups |
|-----|-------------------|-----|-----------------|------------------|
|     | 5-9               | 10+ |                 |                  |
| GBP | 400               | 200 | 50              | 5,000            |
| EUR | 480               | 240 | 60              | 6,000            |
| USD | 560               | 280 | 70              | 7,000            |

### Payment frequencies:

Quarterly x 3  
Half yearly x 6  
Yearly x 12

## STARTER BONUS

The annualised regular payment amount must exceed GBP3,600/EUR4,320/USD5,040 and the payment term must be at least 10 years to qualify.

Each payment increase will be subject to the same rules as the initial payment.

| Payment term (years) | Bonus (monthly payment) |
|----------------------|-------------------------|
| 5 - 9                | 0.0                     |
| 10 - 14              | 1.5                     |
| 15 - 19              | 3.0                     |
| 20 - 24              | 4.5                     |
| 25 - 30              | 6.0                     |

The starter bonus may also benefit from extra allocation based on the regular payment level.

## LOYALTY BONUS

Added on completion of the payment term. The loyalty bonus is 0.25% of the final fund value for each year that payments are made in full.

## ESTABLISHMENT PERIOD

Dependent upon the payment term as shown in the table below:

| Term (years) | Establishment period (months) |
|--------------|-------------------------------|
| 5 - 18       | 18                            |
| 19           | 19                            |
| 20           | 20                            |
| 21           | 21                            |
| 22           | 22                            |
| 23           | 23                            |
| 24 +         | 24                            |

## ESTABLISHMENT CHARGE

0.50% per month deducted from establishment units.

## ADMINISTRATION CHARGE

0.125% per month deducted proportionally from establishment and standard units.

## SERVICING CHARGE

GBP7.00/EUR8.40/USD9.80 deducted monthly from standard units.

The servicing charge will increase each year in line with the Isle of Man retail price index.

## MINIMUM WITHDRAWAL

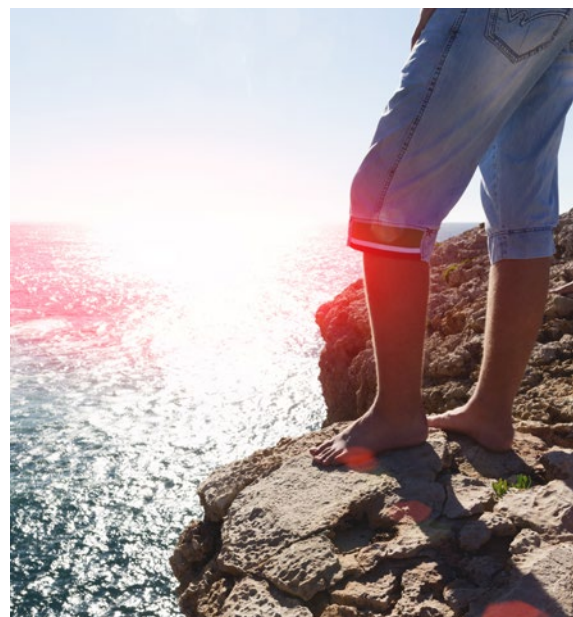
GBP250/EUR300/USD350.

## ANNUAL MANAGEMENT CHARGES

Charges will vary according to the fund(s) chosen. The charge is levied by the fund manager and is reflected in the fund price.

## INVESTMENT ADVISER FEE (OPTIONAL)

A fee of up to 1.0% per year of the plan value is available.



## FINANCIAL ADVISER FEE (OPTIONAL)

A fee of up to 1.0% per year of the plan value is available.

## EARLY EXIT CHARGES

During the establishment period the early exit charge is 100%.

After the establishment period the early exit charge will be deducted as a percentage of the establishment unit value, and is based on the remaining years of the payment term.

Starter bonus units have no value if the plan is cancelled within 5 years from the date they were added to the plan.

## IMPORTANT NOTES

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

**For more information about Regular Savings Plan, please read the literature suite, available to download from: [www.rl360.com/rsp](http://www.rl360.com/rsp)**