

# TOP UP WITH THE POWER OF 3

Our Regular Savings Plan provides bonuses at the start, during and at the end of the payment term helping to boost fund values and offset product charges. We call this the Power of 3.

What you might not know is that the Power of 3 applies to regular top ups as well.

Want to know more? Read on.



1

## Starter Bonus

Boosting clients' top ups by up to 600%

Top ups may benefit from a starter bonus if they meet the qualifying criteria as detailed below:

- There must be 10 years or more remaining of the original payment term; and
- The top up must be equal to or greater than the amounts detailed below:

Per month	Per year
GBP 300	GBP 3,600
EUR 360	EUR 4,320
CHF 390	CHF 4,680
USD 420	USD 5,040
AUD 540	AUD 6,480
HKD 3,000	HKD 36,000
JPY 46,500	JPY 558,000

Starter bonus as a percentage of the monthly increase:

Remaining payment term (years)	Starter bonus
10 to 14	150%
15 to 19	300%
20 to 24	450%
25+	600%

2

## Extra Allocation

Bonus units with every payment made

As standard, 100% of each payment received buys units in the funds selected however, if the plan is topped up and the new, combined payment exceeds the qualifying levels as detailed in the table below, additional bonus units will be purchased with each payment received throughout the remaining payment term.

This applies to the combined payment and not just the top up amount.

Currency	Monthly payment allocation rates		
	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+

3

## Loyalty Bonus

Boosting plan values at the end of the payment term

Clients topping up their savings with 10 years or more left of the original payment term will also qualify for an additional loyalty bonus at the end of the payment term.

The bonus will be equal to 0.25% of the value of the units purchased with the increased payment for each year they are paid in full. Any year where payments are missed will not count towards the bonus.

Loyalty bonus details below:

Remaining payment term (years)	Bonus %
5 to 9 years	0.00
10	2.50
15	3.75
20	5.00
25	6.25
30	7.50

## REGULAR SAVINGS PLAN - REWARDING CLIENTS THROUGHOUT THEIR FINANCIAL JOURNEY

Simple and flexible, helping clients save for the future with confidence.

## **TOP UPS**

Regular payment top ups start from just GBP 50 / EUR 60 / CHF 65 / USD 70 / AUD 90 / HKD 500 / JPY 7,750 per month.

## **STARTER BONUS**

The starter bonus is allocated as establishment units which are subject to standard product charges as detailed in the Key Information Document.

The starter bonus has no value if the plan is cancelled within 5 years of the date when it was added to the plan.

## **NO ADDITIONAL SERVICING CHARGE**

The servicing charge is deducted at a plan level. Therefore it doesn't matter how many top ups a client makes, only one servicing charge will be deducted from their plan.

## **NO ADDITIONAL CREDIT CARD FEES**

If clients pay by credit card, then any top up will also be collected in the same way. Unless your clients pay by Amex which is subject to an additional 1% collection charge, no additional card collection fees will be applied by RL360.

For those clients who pay by Amex, if the top up amount qualifies for 1% or 2% extra allocation then this will help offset the Amex charge.

## **ONLINE FUND SWITCHING**

Don't forget that if you are registered for online fund switching you can continue to access over 350 direct funds (that's 180+ core funds plus currency variants), with no initial fund charges, no charges for switching funds or redirecting future payments and no custodian fees.



## **ESTABLISHMENT PERIOD**

Each regular payment top up coverage will be subject to its own establishment period based on the remaining payment term.

As detailed in the table below:

Remaining payment term	Establishment period (months)
5 to 18	18
19	19
20	20
21	21
22	22
23	23
24+	24

If the plan is cancelled before the end of the payment term, early exit charges will apply. Further information can be found in the top up Key Information Document.

## **INVESTMENT ADVISER FEE**

If your client has appointed you as the investment adviser and you already take a fee for providing this service, then it's worth noting that you will not have to wait for the top up establishment period to complete for its value to be included when calculating your quarterly fee.

## **ILLUSTRATIONS AND KEY INFORMATION DOCUMENTS (KID)**

Client specific top up illustrations and KID's can be created via the Online Service Centre.

## **HAVE A QUESTION?**

No problem. If you have any questions with regards to your client's plan and whether they could qualify for any of the Power of 3 bonuses, please do not hesitate to contact us or your regional sales manager.

## **IMPORTANT NOTES**

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