

WHAT HAPPENS TO MY MONEY WHEN I SEND IT TO RL360?

A QUESTION OFTEN ASKED BY INVESTORS USING RL360 FOR THE FIRST TIME IS WHAT HAPPENS TO THEIR MONEY AND WHAT CONTROLS AND CHECKS ARE IN PLACE TO ENSURE THAT IT IS SAFEGUARDED.

WE HAVE OUTLINED THE JOURNEY YOUR MONEY TAKEN WHEN INVESTING WITH RL360.

01

Payment is made to RL360 bank account held with Citibank



02

The plan is issued upon receipt of the funds



03

RL360 instructs **Allfunds** or **Citibank** custodians to purchase the investments chosen



Allfunds/Citibank confirm instruction to fund house or stockbroker to place the requested trades

04



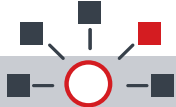
Allfunds/Citibank confirm price and number of shares/units which are added to the RL360 PIMS plan.

05

HOW IS CLIENT'S MONEY SAFEGUARDED?

RL360 is authorised and regulated by the Isle of Man Financial Services Authority (FSA). In order to comply with the FSA's guidelines, there are strict business practices we must follow to ensure our plan owners' assets are safeguarded in the unlikely event that something untoward should happen to RL360.

These include:



Separating the company's assets

Plan owner assets are held in the company's Long Term Business Fund (LTBF) and not mixed with the company's assets. This means that our plan owner's investments are ring-fenced from those of RL360. Therefore, RL360 cannot use LTBF assets for its own purposes.



What if something did happen to RL360?

If RL360 was unable to meet its liabilities to its plan owners, the Isle of Man operates a protection scheme which works as a fail-safe to ensure plan owners are compensated. The scheme will pay a sum equal to 90% of the early exit value of the plan (subject to the provisions of the scheme).



Regular Audit and Asset Reconciliation

RL360 is subject to regular reviews from its Internal and External Auditors. Information also has to be provided to our regulators on a regular basis. This includes monthly reports, annual solvency information and annual accounts, all of which are audited. This is all required to demonstrate that RL360 is financially stable.



How we purchase investments

When a payment is made, the cash is sent to our custodians, Citibank and Allfunds. They then use this to purchase units in funds* selected by the plan owner. From the moment an investment is applied to an RL360 plan, each stage of the process is monitored and verified through regular reconciliation processes.

* the funds are legally owned by RL360, not the plan owner.

Our custodians

Citi is one of the largest institutional custodians in the world, with over \$28 trillion assets under custody. Citi maintain trading floors in approximately 80 markets, clearing and custody networks in 63 markets and connections with 400 clearing systems. Citi maintain one of the largest global financial infrastructures and facilitate approximately \$4 trillion of flows on average a day.

Allfunds is one of the world's leading wealthtech and fund distribution companies. Allfunds' assets under administration total €1,412 billion. Allfunds has over 1,500 institutional clients, including major commercial banks, private banks, insurance companies, fund managers, international brokers and specialist firms from 59 different countries.

For more information, please refer to our *In Safe Hands* sales aid.

Important notes

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

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RL360