

1 intelligent invention, a gateway to over 120 investment opportunities with 0 entry or switching fees, rewarding loyalty from year 6 onwards, could give 1 happy client 100% peace of mind to indulge his passion for music.



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The 360° advantage

360° perfectly describes our global business model and vision to provide superior investment, protection and tax-planning solutions. Headquartered on the Isle of Man, we are a genuine worldwide business helping clients in Asia, Africa, the Middle East, Latin America and the UK. We're 200 people strong, and we currently look after some \$3.7 billion in assets for our clients*.

Isle of Man location

Our offshore base on the Isle of Man, one of the world's leading offshore financial jurisdictions, brings our international clients much greater scope for tax efficiency. This is combined with an outstanding reputation for investor protection and supervision, resulting in an Aa1 rating from Moody's (as at December 2013).

Matching vision with precision

While we take a global approach to providing well-rounded financial solutions, we've also earned a reputation for creating highly flexible, bespoke plans with some very fine and distinctive points. We like to think our people are rather fine and distinctive too; taking personal responsibility for delivering all-encompassing premium administration and support.

All of which helps explain why we don't aim for just a degree of outperformance, but for 360 degrees of excellence.

* Source: RL360 Insurance Company Limited (RL360°), as at 31 December 2013.

Introduction

This brochure aims to provide an overview of the features of Oracle and some of the potential benefits.

Before applying for Oracle you should consult your financial adviser and also read the rest of our literature suite in full, including:

- *Key Features*
- *Investment Guide*
- *Terms and Conditions* (a specimen is available on request)

Your financial adviser will be able to advise you on suitable features, the charging structure and potential investments.

You can access the complete suite of Oracle product literature from our website: www.rl360.com/oracle.

Oracle

When investing for the future, it is wise to consider products that can cater for a wide range of risk profiles, whilst providing the flexibility which would be expected from a medium to long term investment as part of holistic wealth creation planning.

Oracle is an offshore single premium investment bond that provides the opportunity to share in the exciting and potentially rewarding world of international investments.

With access to a diverse range of funds and the potential for enhanced premium allocation and annual bonuses to boost fund values, Oracle can help investors achieve their financial goals whatever they may be.

World class funds

Oracle brings together a range of quality funds from some of the most well-regarded fund management groups in the industry.

Covering a wide selection of asset classes and sectors, you can be sure to find a range of funds to suit your needs. As your circumstances alter over time, you have the freedom to adapt your fund choices accordingly in line with your attitude to risk.

You should be aware that the value of your investment can fall as well as rise and is not guaranteed.

Service excellence

At RL360°, we pride ourselves on offering excellent customer service. It is quite simply the lifeblood of our business. Whether it is online, in writing or on the phone, we do everything we can to ensure we deliver a consistent and dependable service. It matters that your experience of dealing with us is easy, enjoyable and professional at all times.

Investing in the Isle of Man

Offshore stability

We are incorporated and licensed in the Isle of Man – a British Crown dependency that has enjoyed the stability of its own government for over 1,000 years, with one of the oldest established and unbroken parliaments anywhere in the world.

Over the last 25 years, the Isle of Man has developed into one of the largest offshore insurance and investment centres in the world, renowned as a leading base for international life assurance business due to extensive financial regulation. It is from here that we have built a strong reputation in the international and expatriate markets. Our licence in the Isle of Man ensures professional and sound management and strict insurance regulations help to ensure that the interests of investors are protected.

Policyholder protection

Owners of policies issued by RL360° receive the protection of the Isle of Man Compensation of Policyholders protection scheme, which covers an amount equal to 90% (subject to the provisions of the scheme) of RL360°'s liability where it is unable to meet its financial obligations. RL360° reserve the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.

Tax efficient growth

Oracle benefits from the tax efficient treatment enjoyed by offshore bonds issued in the Isle of Man. As an Oracle investor, all your investments are held within a single wrapper, so you have the freedom to switch investments at any time without having to worry about an immediate tax charge (apart from any withholding tax that may be deducted at source on income arising from investments held in some countries, that cannot be reclaimed by us). The effect of this is a greater potential for growth, and is commonly referred to as "gross roll-up".

You should remember that you may have a personal liability to tax, depending on the tax regime in your country of residence and we are unable to provide you with individual tax advice. We would always recommend that you speak to your financial adviser or tax professional about your tax situation before applying for, or taking action on, your Oracle policy.

Features of Oracle

Currencies

As an international investor we appreciate that you may require the flexibility to hold Oracle in a currency that suits you. For that reason, Oracle is available in a choice of 7 different policy currencies as shown below:

- Pound sterling (GBP)
- Euro (EUR)
- Swiss franc (CHF)
- US dollar (USD)
- Australian dollar (AUD)
- Hong Kong dollar (HKD)
- Japanese yen (JPY)

Premiums

Subject to RL360° approval, you may pay your premium in any freely tradable currency. RL360° will use an exchange rate based on those commercially available in the market to convert your premium into your chosen policy currency.

Premiums can be paid by cheque, bankers draft or telegraphic transfer.

The minimum premium levels for both initial and additional premiums are shown in the following table:

Currency	Minimum initial premium level	Minimum additional premium level
GBP	20,000	2,500
EUR	24,000	3,000
CHF	30,000	3,750
USD	32,000	4,000
AUD	36,000	4,500
HKD	250,000	31,250
JPY	3,400,000	425,000

Additional premiums can be paid at any time, and there is no maximum. So if you receive a windfall in the future such as a bonus from work or proceeds from other investments, you can easily top up your policy.





Features of Oracle continued

Life assurance or capital redemption

Oracle can be issued as either a life assurance or capital redemption policy. Your adviser can explain when it may be appropriate to use one over the other, but in general, the capital redemption basis is more likely to suit trustee and corporate investors. This is because the policy does not come to an end on the death of a named individual (the "life assured"), as there are no lives assured and the policy simply continues until its maturity in 99 years time.

Life assurance

Oracle on a life assurance basis can be set up in one of two ways:

- Single life - There is only 1 life assured and when they die the policy comes to an end.
- Joint life last death - There can be up to 6 lives assured and the policy comes to an end when the last life assured dies.

Capital redemption

Oracle on a capital redemption basis will remain in-force for a total of 99 years at which point it will mature and we will pay out the surrender value plus a guaranteed amount of USD160 (or currency equivalent).

Sub-policies

Oracle can be structured with up to 100 sub-policies. This is for added flexibility and may provide tax advantages depending on your location. Your financial adviser can help explain how these could provide you with tax advantages in the future.

Access to your money

Oracle will allow you to take withdrawals on a monthly, quarterly, termly (i.e. at 4 monthly intervals), half yearly, yearly or on a one-off basis.

The minimum withdrawal amount is USD400 (or currency equivalent). You should be aware that if you take regular withdrawals that exceed the growth in your policy, the value of your investment will be reduced.

Further information on withdrawals can be found in the *Key Features*.

Trust range

We can provide a range of draft trust documentation that may assist with any estate planning you intend to undertake, either now or in the future. This may be of interest to you if you are looking to preserve wealth for future generations. Your financial adviser can explain the potential benefits of using a trust in more detail.

Giving you extra

Allocation rates

To help get your policy off to a flying start, 100% of your premium will be allocated for investment. Furthermore, depending on the size of your premium, RL360° could increase the allocation up to 105%.

For example, clients investing USD240,000, would get an additional USD12,000 applied to their policies for investment at outset as they qualify for a 105% allocation rate.

So, depending on the level of your premium, the percentage invested in your policy can range between 100% and 105% as detailed in the table below:

USD (or currency equivalent)	Allocation rate
32,000 to 55,999	100%
56,000 to 79,999	101%
80,000 to 127,999	102%
128,000 to 199,999	103%
200,000 to 239,999	104%
240,000 +	105%

Any additional premiums invested into your policy might also benefit from additional allocation.

Further details on allocation rates can be found in the *Key Features*.

Loyalty bonus

Furthermore, to say thank you for investing with RL360° and to reward you for making that commitment to your future, Oracle offers a regular loyalty bonus to investors.

On the sixth policy anniversary and annually thereafter, a loyalty bonus of 0.50% of the fund value will be applied to your policy whilst it remains in force.

Further details on the loyalty bonus can be found in the *Key Features*.

Creating your portfolio

At RL360° we believe that choosing the right investment strategy is both an exciting and important part of helping to achieve your financial expectations.

Oracle can help you reach your future goals by providing a comprehensive menu of funds from a range of well renowned fund managers. By giving you access to their skills and talents, Oracle's fund range offers a wide choice of investment styles, asset classes, risk profiles, currency denominations and geographical sectors.

There are no hidden agendas or life company internal fund structures between your money and the underlying investments, just direct access to funds at discounted rates with the single aim of helping you build wealth.

Your policy, your funds

Within Oracle we offer a quality choice of individual funds that you and your financial adviser can use to build a portfolio to match your personal needs and aspirations.

Whether you are interested in more traditional asset classes such as equities or bonds, or prefer to diversify into specialist sectors such as emerging markets and alternative funds, we believe Oracle can offer the funds that suit your needs, both now and in the future.

Leaving it to the experts

If you are not sure about where you should be investing your money or do not have the time to continually monitor investment markets and would prefer to leave it to the experts, the fund options include a range of managed funds.

If you want to control the risk to your investment through your choice of funds, or are looking for expertise in global diversification, managed funds could provide the answer. Run by professional fund managers they offer a wide choice of options, from the more traditionally managed fund investing in all the major asset classes, to more focussed managed equity funds.

So, the choice is yours – whether you want the freedom to make your own portfolio decisions in conjunction with your financial adviser, or you would rather bring in some additional expertise by using the Managed Fund options available, with Oracle you can.

For more details, and to find a fund that fits your needs, please refer to the *Investment Guide*.

Creating your portfolio continued

Risk and return

An important step towards creating a successful investment portfolio is ensuring the funds you select meet your investment risk profile. In other words, ensuring you are comfortable with the amount of risk your investment could be subject to.

You may be prepared to accept a higher degree of risk in your policy to achieve potentially higher returns, or you may prefer a more cautious approach where your exposure to risk is reduced, but with the possibility of more modest returns.

Whatever your views, we believe the Oracle fund range provides access to the main asset classes and specialist sectors. From lower risk money market funds, through the balanced managed sector and right up through to higher risk specialist equity funds, we aim to meet your investment objectives.

Flexibility

Remember, once you have made your decision, you are not tied to it. As markets change and your financial objectives evolve over the years, you can switch between funds (currently free of charge) whenever you want.

For further information about Oracle and for more details on our fund manager partners and the choice of funds available please refer to the *Investment Guide*.

Excelling in service

We realise excellent customer service is a vital component when it comes to ensuring your policy runs smoothly. That's why we place service at the centre of everything we do.

Our technology

Oracle offers the technology to make the administration of your policy really straightforward. We then back this up with quality personal, technical and administrative support.

Taking advantage of our online servicing capabilities, both you and your adviser can benefit from a fast and efficient service. It's a breeze to get started, all you need to do is complete the relevant section in the *Application Form* (it's only a couple of questions) and once we have set-up your policy, we'll send you an activation code by email. You are then just a couple of clicks away from viewing your policy. Benefits to you include:

Convenience – Online is easy. From the comfort of your own home, or on the go via desktop, laptop, tablet or phone, you can view your policy details with a quick click, pinch or swipe.

Unlimited access – Access is available 24 hours a day, 7 days a week, apart from those occasions when we're improving the system and adding new features.

Secure service – Security of your data is of the upmost importance to us and you'll only ever be able to access your policy via a secure and encrypted link.

Comprehensive valuations – Quickly see how all of the funds held within your Oracle policy are performing, line by line, with no need to phone up and wait for it to be delivered in the post.

Online switching – That's right, if you don't like how one of your funds is performing, we can set you up with online switching access. This means you can instruct changes to us without the hassle of paper forms and faxes.

Our people

At RL360° we will always strive to deliver a consistent and dependable service for our customers.

So, if you or your financial adviser wants to speak to someone about your policy, we will ensure everything that can be done, will be done, to answer queries quickly and efficiently.

Applying for Oracle

If you have read the *Brochure, Terms and Conditions, Investment Guide* and *Key Features*, you are ready to take control of your financial future. The next phase is to follow our simple 4 step guide on how to take out an Oracle policy.

Step 1

As long as you are at least 18 years of age, have a minimum premium of USD32,000 (or currency equivalent as shown on page 7) and are resident in a country where we operate, you can apply for Oracle.

Step 2

Read the Oracle literature suite in full including a Personal Illustration and discuss it in detail with your financial adviser.

Step 3

Complete the *Application Form* and arrange for your initial premium to be sent to us via an appropriate method as detailed in the *Application Form*. Your financial adviser will also need to sign the *Application Form* before sending it to our New Business team or appropriate Regional Office (addresses provided on the back of this *Brochure*).

Step 4

Once we have all the necessary documentation we will confirm your successful application by sending you a further copy of the *Key Features, Terms and Conditions*, a cancellation notice and a Policy Schedule to welcome you as a RL360° customer.

Should you wish to appoint an investment adviser to manage your policy, you will also need to complete the appointment form at the back of the *Application Form*.

Important information

Oracle is available exclusively in association with financial advisers. Your financial adviser can provide a final recommendation as to whether or not Oracle is suitable for you.

The information contained in this *Brochure* is based on our understanding of Isle of Man legislation as at April 2014. Whilst every care has been taken in producing this document, we cannot accept responsibility for our interpretation or any subsequent changes to legislation. This *Brochure* is not intended as a substitute for legal or tax advice.

Oracle is governed by Isle of Man law. This *Brochure* gives a brief guide to the policy. Full details are contained in the *Terms and Conditions*, and together with your *Application Form* and Policy Schedule form the legally binding contract between you and RL360 Insurance Company Limited.

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