

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 the Far East, Africa, the Middle East and the UK. We're 200 people strong, and we currently look after some £2.2 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 AA+ risk rating from Standard & Poor's (as at November 2012) and an AAA rating from Moody's (as at November 2010).

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°, as at 30 September 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*

Your financial adviser will be able to advise you on suitable features, the charging structure and potential investments. A copy of the *Terms and Conditions* can be provided to you by your financial adviser and can be requested at any time.

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, however, 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 Insurance Company Limited 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	33,000	4,125
HKD	250,000	31,250
JPY	2,700,000	337,500

Additional premiums can be made 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 Oracle policy.

Lives assured

Your Oracle policy can be written on the following bases:

Single life - There is only 1 life assured and when they die the Oracle policy comes to an end.

Joint life last death - There can be up to 6 lives assured on the Oracle policy, and the policy comes to an end when the last life assured dies.





Features of Oracle continued

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.

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.

Access to your money

Oracle is a single premium investment bond which is designed for capital growth over the medium to long term. However, it's your money and so should you require access to your money then it can be arranged.

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* document.

Is Oracle right for me?

Oracle is open to individuals, companies and trustees and the minimum age for individual investors is 18 years of age. The policy is available on a single or joint life last death basis with a maximum of 2 applicants, who are usually the lives assured.

Oracle should be viewed as a medium to long term investment (5 years or more) which will come to an end when the policy is either surrendered in full, or when the last surviving life assured dies.

You should be aware that tax legislation varies from country to country, and we therefore recommend that advice is sought from a financial adviser prior to taking out Oracle.

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 by 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.

All the premiums paid into your policy will be added together with the total used to calculate the applicable allocation rate that will apply.

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.

After the sixth premium 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 access to a comprehensive menu of funds from a range of well renowned fund managers.

Oracle gives you access to their skills and talents, offering a broad choice of investment styles, asset classes, risk profiles, currency denominations and geographical sectors. The funds all have a single aim - to help you build your wealth.

There are no hidden agendas, no life company mirror fund structures between your money and the underlying investment, just direct access to the funds at discounted rates.

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 investing 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 lowering your 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*.

Applying for Oracle

If you have read the *Brochure*, *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 over the age of 18, have a minimum premium of USD32,000 (or currency equivalent as shown on page 7) and are resident in a country 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 Oracle application 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* 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*.

After that

Each year we'll send you a summary statement via your financial adviser, detailing the status of your policy. In addition, you and your financial adviser can get immediate up to date information on your policy at any time at www.rl360.com, our safe and secure online service for clients and advisers.

Important information

This *Brochure* should be read in conjunction with the *Key Features and Investment Guide*.

A copy of the *Terms and Conditions* can be provided to you by your financial adviser and can be requested at any time.

Law

The information contained in this *Brochure* is based on our current understanding as at July 2013 of the relevant areas of law and taxation. Whilst great care has been taken to ensure the information is correct, we cannot accept responsibility for our interpretation nor do we give legal advice.

Oracle is governed by Isle of Man law. This document gives a brief guide to the policy. Full details are contained in the policy *Terms and Conditions* and the Policy Schedule (including any Endorsements) which, together with the *Application Form* and *Key Features* will form the legally binding contract between you and RL360 Insurance Company Limited.

Complaints

If you wish to complain about any aspect of your policy please consult your financial adviser or write to our Head of Customer Services at our head office address.

Complaints about our products or service will be dealt with in accordance with the Complaints Handling Policy, a copy of which is available on request.

If a complaint regarding the administration of the policy is not dealt with to your satisfaction you can refer it to the Financial Services Ombudsman Scheme for the Isle of Man, Isle of Man Office of Fair Trading, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE. Telephone +44 (0) 1624 686500.

General information

The value of your investments may fall as well as rise. If you withdraw from your investment, particularly during the early years, you may get back less than you invested.

Oracle is an offshore whole of life single premium bond.

You may not get back the full value of your investment.

For further information on Oracle please consult your financial adviser.

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 as simple as it can be. We also back this up with quality personal, technical and administrative support.

For example, once you have registered to access our secure Online Service Centre, you will be able to download your policy valuations in just a couple of clicks.

By using our online servicing capabilities both you and your financial adviser can benefit from a fast and efficient service from RL360°.

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, either through our main office in the Isle of Man, or to a more local contact in one of our regional offices, we will do our best to ensure that any queries are answered quickly and efficiently.

Servicing

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