

# POLICY VALUATION

## CREATED ON 02 MAY 2025

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### **POLICY VALUATION FOR QN10012784**

#### **MISS MARIA DE LOURDES AGUIRRE CERVANTES AND MR ROBERT ALLEN MELILLO JR**

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|               |                             |                |             |
|---------------|-----------------------------|----------------|-------------|
| Product:      | Quantum                     | Start date:    | 25 Apr 2015 |
| Type:         | Regular Premium Investment  | Status:        | Matured     |
| Basis:        | Life Assurance - Last Death | Maturity date: | 25 Apr 2025 |
| Currency:     | USD                         |                |             |
| Sub-policies: | 100                         |                |             |

#### **ABOUT THIS VALUATION**

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This document provides a breakdown of fund holdings, their value, and an overall policy value.

**VALUATION**

This section shows the value of this policy, including a holdings breakdown, as at 02 May 2025.

|                     |   |  |   |                                      |
|---------------------|---|--|---|--------------------------------------|
| <b>Policy value</b> | - | <b>Estimated early<br/>surrender penalty</b> | = | <b>Estimated<br/>surrender value</b> |
| USD 24,637.66       |   | USD 0.00                                     |   | USD 24,637.66                        |

|                            |               |
|----------------------------|---------------|
| <b>Premiums invested</b>   | USD 31,000.00 |
| <b>Premiums uninvested</b> | USD 0.00      |
| <b>Withdrawals</b>         | USD 0.00      |

The policy value is down 20.52% as a percentage of premiums invested.

| Fund name                                       | Currency | Price date  | Price     | Initial units | Accumulation units | Fund value | Exchange rate | Policy value |
|---|----------|-------------|-----------|---------------|--------------------|------------|---------------|--------------|
| BGF World Gold A2 Acc USD                       | USD      | 30 Apr 2025 | 54.59000  | 0.000         | 61.529             | 3,358.87   | 1.00000       | 3,358.87     |
| Franklin MENA A Acc USD                         | USD      | 30 Apr 2025 | 10.51000  | 0.000         | 292.402            | 3,073.15   | 1.00000       | 3,073.15     |
| Guinness Global Energy C Acc USD                | USD      | 30 Apr 2025 | 7.90360   | 0.000         | 398.111            | 3,146.51   | 1.00000       | 3,146.51     |
| JPM ASEAN Equity A Acc USD                      | USD      | 30 Apr 2025 | 26.33000  | 0.000         | 138.622            | 3,649.92   | 1.00000       | 3,649.92     |
| Jupiter Dynamic Bond L Acc USD Hgd              | USD      | 30 Apr 2025 | 13.74000  | 0.000         | 482.276            | 6,626.47   | 1.00000       | 6,626.47     |
| Pictet CH Precious Metals - Physical Gold P USD | USD      | 30 Apr 2025 | 312.23000 | 0.000         | 15.318             | 4,782.74   | 1.00000       | 4,782.74     |
|   |          |             |           |               |                    |            | <b>Total</b>  | 24,637.66    |

## **IMPORTANT NOTES**

### **Values**

All values shown are for information purposes only and are not guaranteed.

The estimated surrender value shown may be less than the total policy value. This is due to surrender charges which would be payable on surrender.

### **Unit prices**

The prices for each fund are provided by a third party. Whilst we take measures to ensure the accuracy of the information, we are not responsible for its completeness or any errors made by a third party. Unit prices are shown in the fund currency and not policy currency.

### **Charges & fees**

In some cases policy charges and fees can result in negative units being held, especially in the early years of a policy. Where this policy has been held for some time (5 years or more) and negative units continue to exist please contact your adviser or us to discuss.

### **Premiums invested/uninvested**

This is the total of the premiums paid which have subsequently been invested. The figure shown does not include any allocation rate adjustments up or down. Uninvested premiums will only be seen for the period of time between us receiving a premium and it actually being invested in funds, at that point it will be added to the premiums invested total.

### **Funds**

Where the provider of a fund linked to this policy becomes insolvent or is unable to meet its liabilities for any reason, the policy will suffer the loss.

### **Queries**

If you have any queries regarding the content of this valuation, please contact your adviser or us immediately.

Our Customer Services team can be contacted by telephone on +44 (0)1624 681682 or alternatively by email at [csc@rl360.com](mailto:csc@rl360.com), where we'll be happy to help.