RL360 PIMS

A FLEXIBLE WAY TO HELP PASS ON WEALTH WITH CONFIDENCE

How RL360 PIMS can help you organise, manage and pass on wealth as part of your estate planning.

Planning for the future is not only about building wealth. It is about making sure your money is organised, accessible, and ready to pass on to the people who matter most to you.

RL360's Personal Investment Management Service (PIMS) is designed to bring investment choice and estate planning flexibility together in a single structure. When used with suitable trust planning and professional advice, it can help you plan how wealth may be held, managed and passed on over time.

WHAT IS PIMS?

PIMS is a single-premium insurance wrapper that can hold a wide range of permitted investments within one adaptable structure. It is available on a life assurance or capital redemption basis, can be established in a choice of currencies and may be used with selected trust arrangements where appropriate.

- Access to a broad range of permitted investments, helping you build a portfolio that reflects your objectives and attitude to risk.
- The option to use an investment adviser, investment platform or discretionary fund manager, depending on how much support you want with managing the investments.
- Policy segmentation, which can support phased planning, assignments and different arrangements for different beneficiaries.
- Compatibility with selected trust structures, helping you and your adviser consider how wealth may be held, controlled and transferred over time.
- Flexibility to adapt as your circumstances, family needs, investment goals or location change.

HOW PIMS CAN HELP WITH ESTATE PLANNING

Estate planning often needs to balance several priorities; retaining appropriate access, reducing unnecessary complexity, providing for different beneficiaries and keeping options open for the future. PIMS can help by bringing administrative flexibility and trust planning options together in one structure.

FLEXIBILITY AROUND ACCESS AND CONTROL

PIMS offers different planning options that can help you plan ahead without giving up all control of your investment. For example, certain trust structures may support estate planning while still allowing access to funds or income, subject to the trust terms and professional advice.

SOLUTIONS FOR DIFFERENT FAMILY NEEDS

As family circumstances change, PIMS can help you plan for the future. Your adviser can consider different ways to manage and distribute benefits over time, helping you provide for children, grandchildren, and other beneficiaries according to your wishes.

SEGMENTATION AND PHASED PLANNING

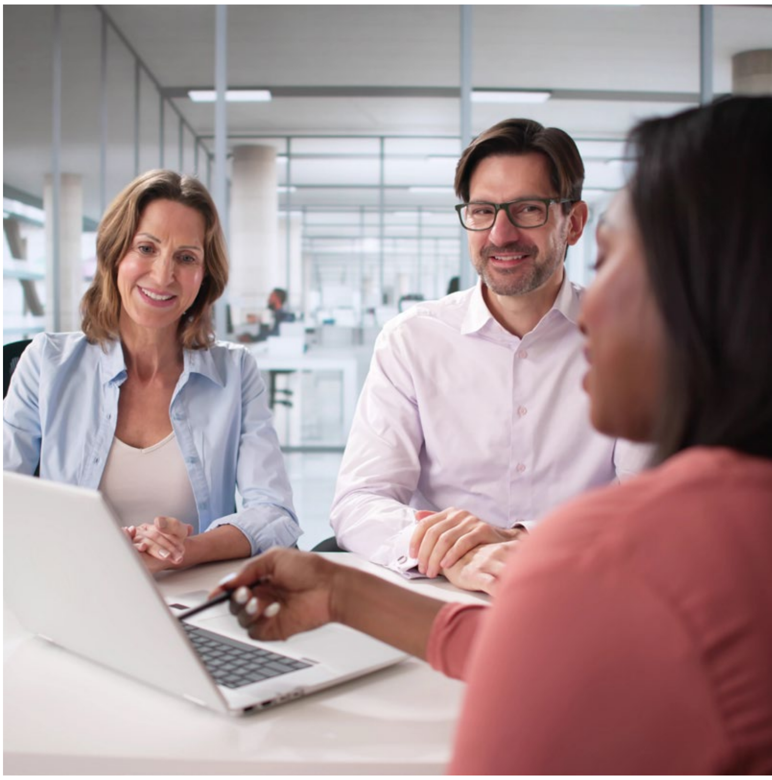
PIMS can be issued as a series of individual policy segments. This can make it easier to gift parts of the policy to different beneficiaries over time, helping you tailor planning to individual family members. It may also help reduce the value of your estate gradually and in a controlled way.

ONE POLICY. FLEXIBLE PLANNING

PIMS POLICY

SEGMENT 1 | SEGMENT 2 | SEGMENT 3

Different arrangements for different beneficiaries



ADAPTING TO CHANGING CIRCUMSTANCES

Because PIMS is designed around choice, it can help support planning over the long term. Your investment approach, adviser arrangements and broader planning objectives can be reviewed as your needs evolve, giving you the ability to respond to changes in markets, family circumstances, residency or lifestyle.

POTENTIAL CUSTOMER BENEFITS

With suitable professional advice, PIMS may help you:

- Create an estate planning approach that can adapt as your family, priorities and wealth evolve over time.
- Consider how trust planning could support the orderly transfer of wealth to future generations.
- Allocate policy segments to different beneficiaries as part of a phased gifting strategy.
- Access a broad range of investment options within a single investment structure.
- Benefit from professional investment management where you prefer support with day-to-day investment decisions.
- Keep long-term wealth and succession planning organised, flexible and easier to review.

WHO MIGHT PIMS BE SUITABLE FOR?

PIMS may be suitable for internationally minded clients who have accumulated wealth, want flexible investment choice and are considering how best to provide for future generations. It may be particularly relevant where a client wants an estate planning solution that can work alongside trust planning and be reviewed over time with their adviser.

IMPORTANT INFORMATION

Estate planning, inheritance tax and trust arrangements can be complex. Tax treatment depends on your individual circumstances and may change in the future. You should always seek suitable financial, legal and tax advice before making decisions.

The value of investments can fall as well as rise, and you may get back less than you invest. Trust planning may affect access to capital and may not be suitable for everyone.

If preserving and passing on wealth is an important part of your long-term planning, speak to your financial adviser about whether RL360 PIMS could play a role in helping you achieve your estate planning and succession objectives.

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