

FUND FEE SCHEDULE

(FOR EXISTING REST OF WORLD PLAN OWNERS)

This leaflet only applies to those designated as Rest of World policyholders of plans issued by Scottish Provident International Life Assurance Limited (SPILA) which is now known as RL360 Insurance Company Limited (RL360), where the investment choices were limited to the SPILA internal fund range. The content of this leaflet is intended as a general information source only and further information on the SPILA Funds is available from our SPILA Funds fund centre at www.rl360.com/fundcentres/spila or by contacting us at our Registered Office.

For those designated as Hong Kong plan owners/ policyholders, please instead refer to the leaflet called Fund Fee Schedule (for existing Hong Kong plan owners).

Where the Scottish Provident International internal funds invest in externally managed funds, expenses and charges may be levied by the external fund manager. This fee may change from time to time. The current external fund fee for each corresponding fund is displayed in the table below and will be reviewed and updated here if this fee changes. The table also lists the annual management fee deducted by us.

Please note: Series 2 Managed Funds are only available to plan owners with International Investment Portfolio plans.

Fund	Annual External Fund Fee	SPILA Fund Annual Management Charge
Sterling Adventurous Managed (Series 1 & 2)	1.50%	1.30%
US Dollar Adventurous Managed (Series 1 & 2)	1.00%	1.30%
Sterling Balanced Managed (Series 1 & 2)	1.50%	1.30%
US Dollar Balanced Managed (Series 1 & 2)	1.50%	1.30%
Sterling Cautious Managed (Series 1 & 2)	1.50%	1.30%
US Dollar Cautious Managed (Series 1 & 2)	1.25%	1.30%
European Equity	1.50%	1.30%
North American Equity	1.50%	1.30%
UK Equity	1.61%	1.30%
World Equity	1.80%	1.30%
Global Growth	1.50%	1.30%
China Opportunities	1.50%	1.30%
Far East (Exc Japan)	1.75%	1.30%
India	1.50%	1.30%
Global Technology (Series 1 & 2)	2.00%	1.30%
Japan Growth	1.50%	1.30%
UK Mid Cap	1.66%	1.30%
Global Emerging Markets	1.50%	1.30%
European Bond	1.25%	1.30%
North American Bond	1.00%	1.30%
UK Bond	0.75%	1.30%
World Bond	1.25%	1.30%
High Yield Bond	1.00%	1.30%
Dollar Deposit	0.15%	1.00%
Sterling Deposit	0.15%	1.00%
Euro Deposit	0.15%	1.00%

The Annual External Fund Fee and the SPILA Funds Annual Management Charge are taken into account in the published unit prices of the funds. These fees are current as at June 2025.

Further information on the funds can be obtained from our SPILA Funds fund centre at www.rl360.com/fundcentres/spila

Owners of plans 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 reserves the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.

IMPORTANT NOTES

This flyer should be read in conjunction with the relevant product literature which includes the Plan Guide and the Investment Fund Guide.

It is important to know that unit prices reflect the value of the underlying assets of the funds and so can go down as well as up. Past performance is not indicative of future performance. Where a fund invests in overseas securities, the unit prices may also rise and fall purely on account of exchange rate fluctuations. RL360 is not responsible for, and will not compensate plan owners in relation to, the performance of their underlying funds. We make no warranty as to the performance of the funds.