



**FUND  
GUIDE**

MARCH 2025

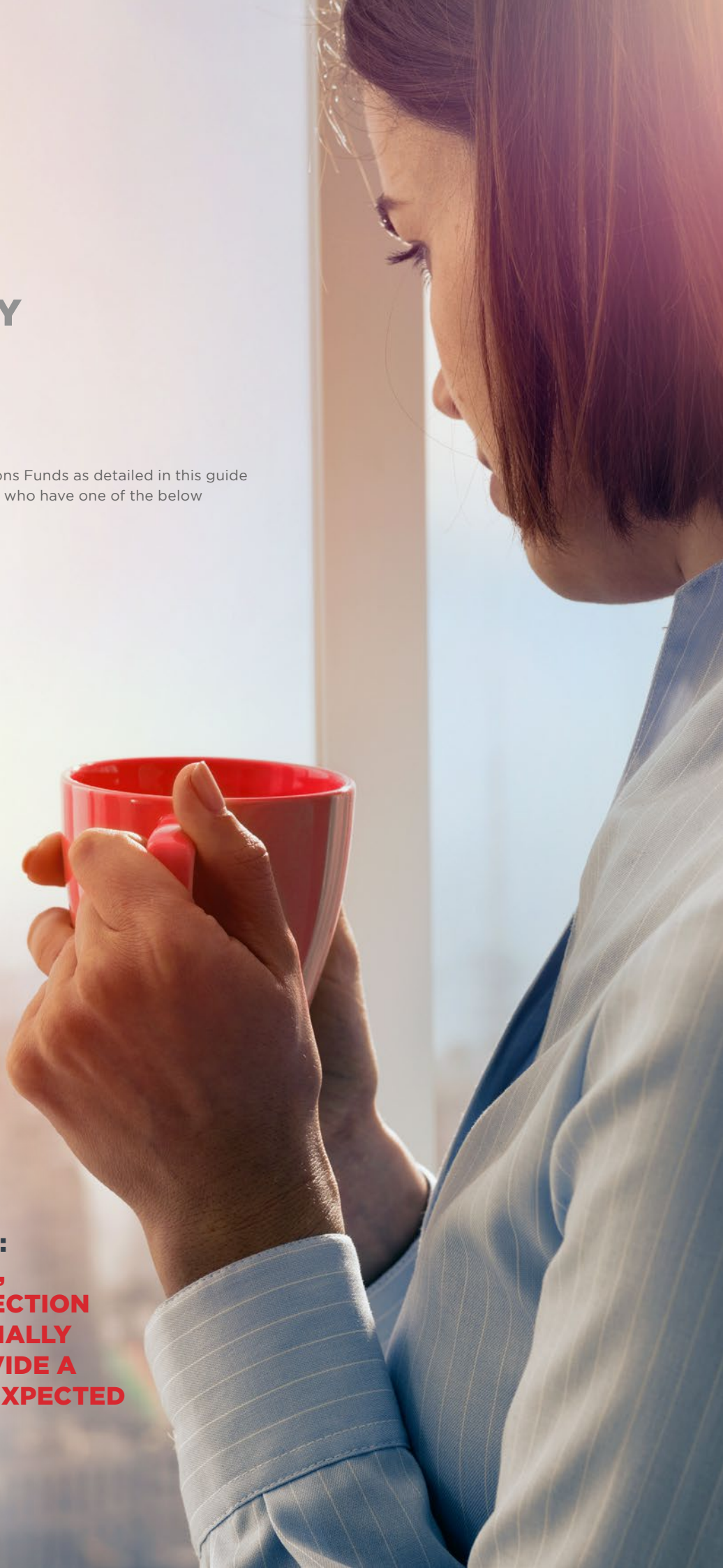
## **PRODUCT** **AVAILABILITY**

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The RL360 Model Portfolio Solutions Funds as detailed in this guide are only applicable to plan owners who have one of the below RL360 unit-linked products:

- Regular Savings Plan
- Oracle
- LifePlan
- Quantum
- Paragon

**MODEL PORTFOLIO:  
A COST-EFFECTIVE,  
DIVERSIFIED COLLECTION  
OF ASSETS EXTERNALLY  
MANAGED TO PROVIDE A  
RETURN WITH AN EXPECTED  
LEVEL OF RISK.**



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# INTRODUCTION

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## CHOOSING YOUR FUNDS

The range of funds available to your plan contains some of the world's leading asset managers. You can select funds from the range that combine to fit your investment objective and risk profile and help hit your investment goals. You tell us which funds you would like your payments to be invested in. We then invest your money creating 'units' in the fund, using the fund price to value each unit. As the fund price goes up, your units increase in value and, as the price goes down, they decrease.

The range has been designed to provide you with a wide choice of options covering a variety of risk profiles, asset classes, sectors and regions. Diversifying your plan across several different fund styles can be a wise move to help smooth the returns on your investments. However, selecting a good combination from a range of funds can be tricky. You must consider a number of elements to ensure that your portfolio works for you.

Funds matter because the selections you make will determine how your plan performs and your ability to meet your goals.

## AN ALTERNATIVE OPTION

We understand that picking a range of funds from scratch is not always easy. That's why RL360 has teamed with BlackRock, one of the world's largest asset managers<sup>1</sup>, to provide a simple solution for your investment needs while maintaining a level of risk with which you are comfortable.

The RL360 Model Portfolio Solutions Funds (the "MPS Funds") have been created as managed fund alternatives so that you don't have to hand-pick individual funds from the fund menu available to your plan to create a diversified investment portfolio.

**You select the appropriate RL360 Model Portfolio Solutions Fund and we do the rest.**

We launched the range of RL360 MPS Funds as alternative investment options for your plan. BlackRock are the experts behind the scenes advising us of the blend of BlackRock funds in which to invest.

The MPS Funds are additional options that sit alongside the individual funds that form the Savings and Investments and Protection fund ranges for the unit-linked products listed under the Product Availability section in this guide.

<sup>1</sup> BlackRock: \$10.5 trillion assets under management as at 30/06/24



# WHY BLACKROCK?

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BlackRock is a premier provider of global investment management services.

As at 30 June 2024, BlackRock have been entrusted to manage \$10.5 trillion across equity, fixed income, alternatives, multi-asset, and cash management strategies.

Founded in 1988, BlackRock introduced the first risk-managed fixed income solutions, as well as developing simplified index and quantitative investing.

BlackRock believes that the diversity of its platform, across asset classes, investment styles and regions, positions it to serve clients through market cycles and deliver whole-portfolio solutions to the evolving needs of investors.

## SOME THINGS ARE JUST BETTER TOGETHER

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# HOW THE RL360 MPS FUNDS WORK

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There are three MPS Funds to choose from, each priced in US Dollar.

Each MPS Fund is constructed with a mix of assets, sectors, styles and risk profiles, using BlackRock's own extensive stable of ESG-integrated<sup>2</sup>, actively managed funds and passive iShares index funds as the underlying funds.

Each MPS Fund will have different allocations of the underlying BlackRock equity and fixed income funds to provide you with a choice of different risk rated models to select from to suit your risk appetite.

Utilising BlackRock's extensive resources, risk-modelling and macro-economic forecasting

skills, each quarter BlackRock will provide RL360 with its suggested asset allocation for each risk model.

We then replicate the BlackRock asset allocations in the RL360 MPS Funds.

You would simply see the relevant MPS Fund in your plan.

<sup>2</sup> ESG (environmental, social and governance) - a set of standards used to measure the ethical corporate behaviour and social responsibility of an organisation.

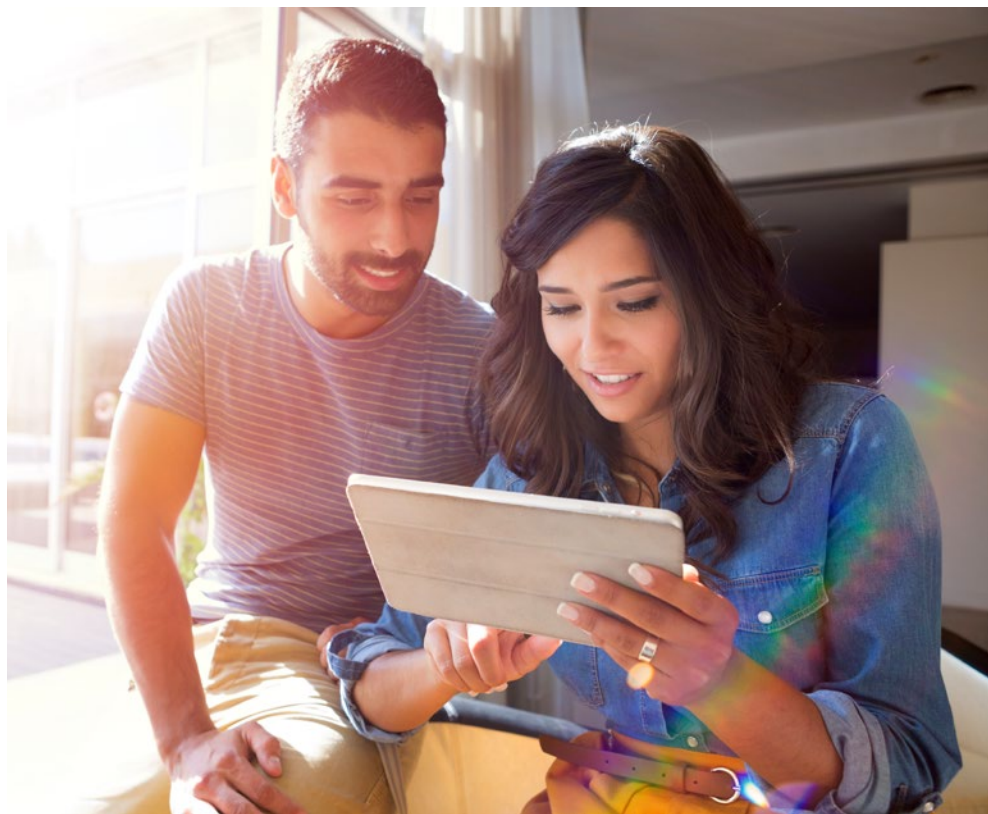
# CHARGES

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The three MPS Funds have a low annual management charge of only 1% (all built into the unit price of the fund).

Overall cost is low as a result of the MPS Funds investing into low-cost BlackRock active mutual funds, BlackRock iShares index funds and cash.

There are no initial charges to invest in the MPS Funds, nor any minimum investment level. Switching in and out of the Models is free of charge.



# OBJECTIVES AND CURRENT ASSET ALLOCATION

## RL360 MODEL PORTFOLIO SOLUTIONS CONSERVATIVE USD

Targeting a lower risk model, the fund aims to provide capital growth over the medium to long-term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with a conservative attitude to risk.

## RL360 MODEL PORTFOLIO SOLUTIONS BALANCED USD

Targeting a medium risk model, the fund aims to provide capital growth over the medium to long-term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with a moderate attitude to risk.

## RL360 MODEL PORTFOLIO SOLUTIONS GROWTH USD

Targeting a higher risk model, the fund aims to provide capital growth over the medium to long-term by investing in a mix of active and passive collective investment schemes providing exposure to a diversified range of assets, including equities, fixed income and cash. The fund is designed for those investors with an adventurous attitude to risk.

### Current asset allocation

Underlying BlackRock Fund	Allocation percentage per model		
	Conservative	Balanced	Growth
iShares North America Index Fund (IE) D Acc USD	10.55%	20.20%	29.85%
BGF Continental European Flexible Fund I2 USD	1.00%	2.00%	3.00%
iShares Europe Equity Index Fund (LU) D2 USD	1.20%	2.20%	3.20%
BGIF iShares Japan Equity Index Fund (LU) D2 USD	0.80%	1.40%	2.00%
iShares Pacific Index Fund (IE) D Acc USD	0.40%	0.80%	1.20%
iShares Emerging Market Screened Equity Index Fund (IE) D Acc USD	2.55%	4.90%	7.25%
BlackRock Sustainable Equity Factor Plus Fund D USD Acc	2.55%	5.10%	7.65%
BlackRock Global Unconstrained Equity Fund - Class D USD Acc	2.55%	5.10%	7.65%
BlackRock Sustainable Advantage World Equity Fund D USD Acc	2.55%	5.10%	7.65%
BGF Global Long-Horizon Equity Fund D2 USD Acc	1.35%	2.70%	4.05%
BGF Multi-Theme Equity Fund Z2 USD	1.00%	2.00%	3.00%
BGF Global Government Bond Fund I2 USD	31.00%	21.00%	11.00%
iShares Green Bond Fund (IE) D Acc USD Hedged	17.00%	8.50%	0.00%
BGF Global Corporate Bond Fund I2 USD	7.00%	4.50%	2.00%
iShares US Corporate Bond Index Fund (IE) I Acc USD	7.50%	5.00%	2.50%
BGF China Bond Fund D2 USD Hedged Acc	4.50%	3.00%	1.50%
BlackRock Global High Yield Sustainable Credit Screened Fund D Acc USD	3.50%	3.50%	3.50%
BGF Sustainable Emerging Markets Bond Fund I2 USD	1.00%	1.00%	1.00%
BGF Sustainable Emerging Markets Local Currency Bond Fund I2 USD	1.00%	1.00%	1.00%
BlackRock ICS US Dollar Liquid Environmentally Aware Fund Premier (Acc TO) USD	1.00%	1.00%	1.00%

BlackRock will rebalance the asset allocations each quarter (or more frequently if necessary) using its investment expertise and experience of market conditions to ensure each model continues to follow its risk profile.

# ACCESSING THE RL360 MPS FUNDS

## WHY MIGHT THESE BE RIGHT FOR ME?

The MPS Funds are intended to be simple alternatives to the main fund range, providing a ready-made solution that fits your risk profile and provides access to a diversified portfolio of underlying investments, all at a low cost.

You can invest in one, or a combination of the MPS Funds within your plan.

Alternatively, you can combine the MPS funds with your own hand-picked selection of individual funds from the menu available to your plan.

Your financial adviser can help you decide what is right for you.



To invest in one of the RL360 MPS Funds, quote the ISIN and MPS Fund name in a switch form, or if registered for switching through our Online Service

Centre, select the relevant MPS Fund name to begin your switch instruction.

ISIN	MPS Fund Name	Annual Management Charge	Ongoing Charge Figure
IM00BS4DJZ86	RL360 Model Portfolio Solutions Conservative USD	1.00%	1.35%
IM00BS4DKJ91	RL360 Model Portfolio Solutions Balanced USD	1.00%	1.35%
IM00BS4DKK07	RL360 Model Portfolio Solutions Growth USD	1.00%	1.35%

Ongoing Charge Figure includes the Annual Management Charge plus the weighted average of the ongoing charges of the underlying BlackRock Funds, so better reflects the total costs applicable to the MPS Funds.

There are no switching fees or initial charges on the MPS Funds or other funds available to your plan.



## WHERE CAN I FIND OUT MORE?

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### **FUND CENTRE**

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The RL360 MPS Funds feature in each of our Morningstar powered fund centres for your product, alongside the other individual funds available to you.

The fund centres are online dynamic fund screening and analysis tools.

Using the tools, you can view fund prices and performance data, and have access to interactive charting, giving you the ability to compare various aspects of any selected funds.

As the MPS Funds were launched in March 2023, initially medium to long-term performance history will not be available in the fund centre.

You can find the fund centre for your product via the following link: [www.rl360.com/fundcentres](http://www.rl360.com/fundcentres).

# IMPORTANT INFORMATION

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Investment involves risk. Diversification and asset allocation may not fully protect you from market risk. Past performance is not a guarantee of future performance and you may not get back the amount invested. The performance of the RL360 Model Portfolio Solutions Funds will go up and down. Past performance may not be repeated and should not be used as a guide to future performance. RL360 is not responsible for, and will not compensate you in relation to, the performance of the RL360 Model Portfolio Solutions Funds.

The RL360 Model Portfolio Solutions Funds are managed and provided by RL360 Insurance Company Limited (RL360) and utilise asset allocations provided by BlackRock. BlackRock does not provide any service or product to you and has not considered the suitability of its asset allocations against individual needs, objectives and risk tolerances for investors. As such, BlackRock's asset allocations do not constitute investment advice or an offer to sell or a solicitation of an offer to buy any securities.

Whilst every care is taken in regard to the asset allocation of each RL360 Model Portfolio Solutions Fund, please note that diversification and asset allocation may not fully protect you from market risk. The MPS Funds do not offer any guaranteed return.

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no representations or warranties regarding the advisability of investing in any product or service offered by RL360. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of such product or service nor does BlackRock have any obligation or liability to any client or customer of RL360.

Your plan is protected by the Isle of Man Compensation of Policyholders Protection Scheme which will cover an amount equal to 90% of your plan value (subject to the provision of the scheme) should RL360 become insolvent.

This protection does not extend to fund companies becoming insolvent, and because the funds are owned in the name of RL360 it is extremely unlikely that compensation will be available from other schemes.

RL360 can close any of the RL360 Model Portfolio Solutions Funds at any time at its absolute discretion. Closure will occur in circumstances where RL360 no longer permits investment into an MPS Fund, or is unable to determine the price of the units. In the event of such closure RL360 will give 60 days' notice in writing to the plan owner as per their product's policy Terms and Conditions.

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