

# WHY CHOOSE ORACLE?



**A SAVINGS AND INVESTMENT PLAN OFFERING ENHANCED ALLOCATION, LOW ONGOING COSTS, ACCESS TO A WIDE RANGE OF FUNDS FROM SOME OF THE BEST FUND MANAGERS AROUND AND ANNUAL LOYALTY BONUSES TO GIVE YOUR INVESTMENTS A WELCOME BOOST.**

Whether you're a seasoned investor or are just starting your investment journey, you need a plan that offers some introductory bonuses, access to a diverse range of funds and ongoing loyalty bonuses in order to make sure you're on the right path to make the most of your hard-earned money.

Choosing Oracle, our low entry level investment plan, provides a solid and cost-efficient base for you to start your investment journey.

**For more information about Oracle, please read the literature suite, available to download from: [www.rl360.com/oracle](http://www.rl360.com/oracle)**

## MAIN PLAN FEATURES

- Invest from as little as GBP20,000, EUR24,000 or USD28,000. Other limits apply to the other currency options.
- Choice of 7 currencies: GBP/EUR/USD/CHF/AUD/HKD/JPY.
- Enhanced allocation based on the size of your initial investment ranging from 100% to 105%.
- Establishment charge of 1.5% per year taken for the first 5 years only.
- Administration charge of 1.2% per year for the life of the plan.
- Loyalty bonus of 0.50% payable on the 6th anniversary of your plan and every year thereafter.
- Cash withdrawals available subject to plan rules.
- Over 350 funds to choose from across a variety of currencies, geographies and sectors.
- No ongoing or annual dealing or custody charges so you can switch anytime, free of charge.
- Top-up your existing Oracle plan within the same structure without creating additional plans.
- Receive additional allocation based on the total payment amount. i.e. Initial payment + Top-up = Top-up allocation rate.
- Appoint an Investment Adviser to help you with your investment strategy.
- 24/7 online plan information.
- Online switching available.

## SO WHAT'S IT GOING TO COST?

### Required investment growth per year inclusive of all plan charges

The figures below represent the maximum charges applicable.

|                 |         | PAYMENT AMOUNT |            |             |             |             |             |
|-----------------|---------|----------------|------------|-------------|-------------|-------------|-------------|
|                 |         | USD 30,000     | USD 50,000 | USD 100,000 | USD 150,000 | USD 180,000 | USD 225,000 |
| PROJECTION TERM | Year 10 | 1.77%          | 1.66%      | 1.55%       | 1.44%       | 1.33%       | 1.23%       |
|                 | Year 11 | 1.68%          | 1.58%      | 1.48%       | 1.38%       | 1.28%       | 1.18%       |
|                 | Year 12 | 1.60%          | 1.51%      | 1.42%       | 1.33%       | 1.24%       | 1.15%       |
|                 | Year 13 | 1.54%          | 1.45%      | 1.37%       | 1.28%       | 1.20%       | 1.12%       |
|                 | Year 14 | 1.49%          | 1.41%      | 1.32%       | 1.24%       | 1.17%       | 1.09%       |
|                 | Year 15 | 1.44%          | 1.36%      | 1.29%       | 1.21%       | 1.14%       | 1.07%       |
|                 | Year 16 | 1.40%          | 1.33%      | 1.25%       | 1.18%       | 1.11%       | 1.05%       |
|                 | Year 17 | 1.36%          | 1.29%      | 1.23%       | 1.16%       | 1.09%       | 1.03%       |
|                 | Year 18 | 1.33%          | 1.27%      | 1.20%       | 1.14%       | 1.07%       | 1.01%       |
|                 | Year 19 | 1.30%          | 1.24%      | 1.18%       | 1.12%       | 1.06%       | 1.00%       |
|                 | Year 20 | 1.28%          | 1.22%      | 1.16%       | 1.10%       | 1.04%       | 0.99%       |

The table above provides examples of the investment growth required to cover all the plan charges over the investment terms shown above, assuming that no withdrawals are taken.

### What do the figures in the table actually mean?

Taking the example of USD50,000 with an investment term of 15 years, to cover all the plan's charges so that you get back what you paid in, the plan will need to grow by 1.36% each year. Any return in excess of this figure will be the investment growth in your plan.

Please note that an RL360 Oracle is a medium to long-term investment plan and that the examples shown above do not cover all scenarios. Other terms are available and your adviser will be able to provide you with specific details on request.

### PLAN CHARGES EXPLAINED

The charges associated with Oracle are taken in a variety of ways and these are explained below in more detail.

### Establishment charge

The establishment charge is only payable for the first 5 years of your plan and is taken at the rate of 1.5% of your payment amount per year.

The establishment charge exists in order to cover the set-up costs of your plan, including the payment of any commission to your financial adviser.

### Administration charge

The administration charge is payable for the lifetime of your plan at the rate of 1.2% of the higher of your plan value, or your payment amount per year.

The administration charge is taken to cover the associated running costs of the plan.

### BONUSES EXPLAINED

#### Enhanced allocation

When you take out your plan, you may qualify for extra allocation. Depending on the size of your initial payment, we will provide up to 105% allocation when we issue your plan.

### Loyalty bonus

On the 6th payment anniversary we will give you a bonus of 0.50% of your plan's value as a reward for keeping your plan in place. We will give you this bonus every year thereafter, whilst your plan remains in force.

### IMPORTANT

If you cancel your plan before the establishment charge period has expired, we will take the outstanding establishment charge as an early exit charge before paying the remaining plan value to you.

**Financial advice** - this is a summary and general introduction to the reasons why you might consider Oracle as part of your financial planning objectives. You should speak to your financial adviser and read the plan literature suite before making your decision.

We will only accept business that is introduced via a financial adviser.