WHY CHOOSE PIMS?

AN OPEN-ARCHITECTURE INVESTMENT PLAN OFFERING ACCESS TO ASSETS, FUNDS AND DISCRETIONARY MANAGERS TO HELP INVESTORS PROTECT AND GROW THEIR WEALTH.

Whether your aim is to secure the future of your loved ones, or to simply increase your own wealth through investing in a broad range of assets, you need to ensure you choose a flexible, efficient and cost-effective lump sum investment plan.

Choosing PIMS, our open-architecture investment plan, will give you the freedom to make the most of your investment potential.

For more information about PIMS, please read the literature suite, available to download from: www.rl360.com/PIMS

MAIN PLAN FEATURES

- Invest from as little as GBP45,000, EUR60,000 or USD70,000. Other limits apply to the other currency options.
- Use existing assets to start your plan via our asset transfer* facility.
- Choice of 7 currencies: GBP/EUR/USD/CHF/AUD/HKD/JPY
- Choose the establishment charge over periods of 5, 8 or 10 years for allocation rates up to 105%. Upfront charge option also available.
- Appoint an Investment Adviser to help you with your asset selection strategy.
- Cash withdrawals available subject to plan rules.
- Appoint a discretionary manager either on a full or part discretionary basis to make investment decisions on your behalf or appoint an investment platform.
- Choose from a wide range of available investment options such as funds, stock exchange assets and fixed interest investments.
- Use segmenting to plan your estate more efficiently - assigning segments to your loved ones can help with tax planning.
- Top-up your existing PIMS plan within the same structure without creating additional plans.
- 24/7 online plan information.
- Online switching available.

* Asset transfers are subject to our asset acceptance policy which means we need to make sure we can hold the asset on your behalf before we can issue your plan.

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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: USD250,000			Payment amount: USD500,000			Payment amount: USD1,000,000		
	Charge structure								
Term (years)	Establishment charge			Establishment charge			Establishment charge		
	5 Year	8 Year	10 Year	5 Year	8 Year	10 Year	5 Year	8 Year	10 Year
11	1.24%	1.31%	1.35%	1.04%	1.12%	1.16%	0.91%	0.98%	1.01%
12	1.17%	1.24%	1.28%	0.98%	1.04%	1.08%	0.84%	0.91%	0.93%
13	1.12%	1.18%	1.22%	0.92%	0.98%	1.02%	0.79%	0.85%	0.87%
14	1.07%	1.13%	1.17%	0.87%	0.93%	0.96%	0.74%	0.80%	0.82%
15	1.03%	1.09%	1.12%	0.83%	0.89%	0.92%	0.70%	0.75%	0.78%
16	1.00%	1.05%	1.08%	0.79%	0.85%	0.88%	0.67%	0.72%	0.74%
17	0.97%	1.02%	1.05%	0.76%	0.81%	0.84%	0.63%	0.68%	0.70%
18	0.95%	0.99%	1.02%	0.74%	0.78%	0.81%	0.61%	0.65%	0.67%
19	0.93%	0.97%	1.00%	0.71%	0.76%	0.78%	0.58%	0.63%	0.64%
20	0.91%	0.95%	0.98%	0.69%	0.73%	0.76%	0.56%	0.60%	0.62%

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 USD250,000, 5 year establishment charge option 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 1.03% each year. Any return in excess of this figure will be the investment growth in your plan.

Please note that an RL360 PIMS 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 main charges associated with PIMS can be taken at the start of the plan, or over a specific period of time, giving you flexibility to choose the structure that suits your individual needs.

Establishment charge
You can choose to pay the establishment charge over 5, 8 or 10 years.

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.

Servicing charge
A quarterly servicing charge of USD175 will be taken from your plan whilst it remains in force.

The servicing charge is taken to cover the associated running costs of the plan and increases each year in line with inflation.

Dealing and Custody charge
If you do not appoint a discretionary manager or investment platform, we will take a charge.

We give you 10 free deals, but after that, we will take a dealing charge of USD28 for every deal.

We will also take a custody charge of USD56, to cover the costs of holding your assets.

These charges are fixed and we do not take annual value based custody charges, which increase as your asset values increase.

IMPORTANT

If you cancel your plan before the establishment charge period you have chosen 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 PIMS 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.

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