FLEXIBLE AND ADAPTABLE WEALTH PROTECTION

RL360°

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FLEXIBLE INVESTING

WHETHER YOU ARE AN INVESTOR WITH A FOCUS ON BEATING THE PERFORMANCE OF THE STOCK MARKETS, OR A MORE CONSERVATIVE INVESTOR KEEN ON PRESERVING YOUR WEALTH, A LUMP SUM INVESTMENT WITH RL360 CAN HELP YOU REALISE THE POTENTIAL TO GROW YOUR INVESTMENTS AND ACHIEVE YOUR FUTURE FINANCIAL GOALS.

LUMP SUM INVESTMENT

Many of us will be fortunate enough to come into a relatively substantial sum of money at some point during our lifetime – whether it be an inheritance, the profit from a sale of a property or a business, a tax-free sum from your pension or even a bonus from work.

Choosing the right thing to do with that money can often be a difficult decision and will depend on a number of factors such as your attitude to investment risk, your investment horizon and flexibility.

A lump sum investment plan from RL360 can allow you the flexibility and choice you need to remove the uncertainty around meeting your future financial planning needs.

WEALTH PLANNING

Investing a lump sum for the future, to meet a specific goal, or to simply increase your wealth can offer you financial security and freedom. Add the benefit of investing inside a flexible, tax-efficient structure that provides access to a wide range of investment opportunities and you'll have the tools necessary to help meet your future financial needs.

You may want to consolidate your financial planning requirements and put all of your investments and products in one place. The flexibility of our lump sum investment plans means that you can organise your portfolio into one, portable and tax-efficient wrapper.

SECURE THE FUTURE

Structuring your plan in the right way is an important part of planning for the future. You may want to pass on some wealth to your loved ones so, to limit any potential tax liability, you may consider writing your plan in trust.

Effective succession planning can give you the comfort that your loved one's future has been taken care of. RL360 provides a range of trusts which make succession planning a key feature of our products.

BE A STEP AHEAD

SELECTING THE RIGHT PRODUCT IS ONE THING, BUT HOW YOU CHOOSE TO INVEST YOUR MONEY IS SOMETHING DIFFERENT ALTOGETHER. GETTING THE RIGHT ADVICE IS KEY SO AN RL360 LUMP SUM INVESTMENT PLAN ALLOWS YOU TO APPOINT SPECIALIST ADVISERS TO HELP IDENTIFY AND MANAGE YOUR INVESTMENT BETTER.

THE RIGHT ADVICE

Our lump sum investment plans allow you the ability to appoint dedicated and expert advisers to help you choose the most suitable assets to grow your money, based on your own specific needs and attitudes to risk.

All of our investment plans offer you the ability to appoint an Investment Adviser on a discretionary or non-discretionary basis who can assist with your asset selection decisions and to provide support during your investment journey. Some of our investment plans also permit the use of Discretionary Asset Managers or Investment Platforms.

How you invest your money is down to you and your adviser but taking advantage of professional advice will help you reduce the risk of making bad decisions. With our lump sum plan features, expert support and advice is always available should you require it.

Whoever you choose to appoint, please remember that RL360 does not provide investment advice.

BY USING A PROFESSIONAL TO ASSIST YOU WITH YOUR ASSET SELECTION, YOU SHOULD BE BETTER PREPARED TO MAXIMISE YOUR INVESTMENT OPPORTUNITIES.

A WORLD OF CHOICE

We believe that variety offers more opportunities to grow your investment. Our investment plans offer links to a wide range of assets so choice should never be something you are short of when investing with RL360. Whether you want to invest in a broad range of mutual funds not normally available in your country of residence, or stocks and bonds, we have something that suits you and your attitude to risk.

Also, with dedicated online fund information available from one of the world's leading research companies, you will have plenty of information at your fingertips.

To reflect the needs of today's mobile investor, it's important that we also offer our products in a variety of currencies. All of our lump sum investment plans can be issued in Pounds Sterling (GBP), US Dollar (USD), Japanese Yen (JPY), Euro (EUR), Swiss Franc (CHF), Australian Dollar (AUD) and Hong Kong Dollar (HKD) to help you deal with the likelihood of exchange rate movement.

With our lump sum plan features, expert support and advice is always available should you require it.

QUESTIONS TO CONSIDER ABOUT INVESTING

WE'RE ALL SEARCHING FOR INVESTMENT OPPORTUNITIES THAT ARE SAFE, TAX-EFFICIENT AND CAPABLE OF MAXIMISING RETURNS. UNDERSTANDING RISK AND REWARD CAN HELP YOU MAKE THE RIGHT DECISIONS.

WHY AM I INVESTING?

Before you consider investing, you need to decide why you want to in the first place. You may want to simply accumulate more wealth and, therefore, you might need access to an almost unlimited range of investment opportunities and assets. You may want to retire early and need to bridge the gap between retirement and when your pension payments begin. Or, you may be planning ahead and want a place to invest a well-earned bonus from work for your children's or grandchildren's college or university education.

Your goals are critical when deciding how to invest your money.

WILL THE PLAN MATCH MY ATTITUDE TO RISK?

You may not want the risk of investing directly in the stock market due to the uncertainty involved with picking individual companies. You may favour a more diversified approach and look towards investing across a variety of sectors, countries or asset types. You may be someone with a good understanding of the investment world and have a more active approach when considering your investment profile. Or, you may be a novice investor and look to appoint an experienced individual to make investment decisions on your behalf.

Your attitude to risk, capacity for loss and investment horizon should always be at the forefront of your mind when considering the risk of any investment. With our lump sum investment plans, you'll be able to obtain professional advice and choose a profile that's right for you.

IS A BANK DEPOSIT A BETTER OPTION?

A bank deposit may give you security and easy access to your money, but the potential downside is that with global interest rates at an all-time low, the opportunity for capital growth is not so easily achievable. In fact, many bank accounts fail to keep pace with inflation.

Investing your money in an RL360 investment plan gives you access to high performing assets, denominated in stable, leading currencies managed by some of the world's leading asset management houses. You can choose investment options that best fit your attitude to risk and reward.

Investing over the medium to long term in assets such as equities gives your lump sum every opportunity to grow and to achieve your financial goals.

Remember though, investing in the stock market exposes you to the risks of buying and selling stocks and shares so, before you proceed, you should be comfortable that you understand how these risks could affect you.

To see how your money could grow under different circumstances, enter a lump sum into our future investment value calculator and find out how much it might be worth in the future - visit the Toolkit section on www.rl360.com

WHY CHOOSE AN RL360 LUMP SUM INVESTMENT PLAN?

FLEXIBILITY THAT MATTERS

Whether you are single, a couple, a company or a trust, our lump sum investment plans are available to you with a variety of different charging structures, asset choices and plan features. The useful flexibility of our plans ensures that there is something to fit most needs.

RE-LOCATION PROOF

If your life leads you to new opportunities in different countries, you can simply take your RL360 plan with you. We know that your circumstances and objectives will change during the life of your plan, so we've designed our plans to be flexible too. And if you use our secure online services, you'll be able to monitor and take control of your plan 24/7.

SECURE LOCATION

You'll enjoy the peace of mind that the money you invest with RL360 is safe and secure, protected by Isle of Man law.

TAX EFFICIENCY

The Isle of Man does not tax any growth or income earned in your plan. So, apart from any withholding tax that may be deducted at source on income arising from investments held in some countries which cannot be reclaimed by us, your investment grows without any further deductions of Isle of Man tax*

* Please remember, that as a plan owner, you will be responsible for any tax liability that may arise as a result of your country of residence or citizenship.

WHY CHOOSE RL360?

A GLOBAL BUSINESS

RL360 is an award-winning provider of offshore protection, savings and investment products based on the Isle of Man - winner of the Best International Centre at the 2025 Investment International Awards for the 7th time in 9 years.

RL360 is part of International Financial Group Limited (IFGL). IFGL provides investment, savings and protection solutions to international investors around the world, with 212,000 customers, USD31 billion assets under administration and employs 600 staff.

COMMITTED TO PUTTING PEOPLE FIRST

At RL360 we understand that our customers live exceptionally busy and challenging lives. They have expectations and our goal is to help them realise a happy and financially secure future.

Customers invest with us for years, even decades and we aim to support them on every step of the journey.

We believe that building strong, lasting relationships with our customers, partners and employees is the best way to create a business to be proud of.

START YOUR INVESTMENT JOURNEY

SPEAK WITH YOUR FINANCIAL ADVISER TO HELP YOU FIND THE PRODUCT THAT'S RIGHT FOR YOU.

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FIND OUT HOW WE CAN HELP SHAPE YOUR FUTURE

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