

1 smart resolution to safeguard against a reversal of fortune, up to 15 valuable protection benefits and USD7.5 million in life cover could make for 60 years of reassuring stability for 1 happy client and his family.





**Important Note**

This brochure is written on the basis that the Applicant is also the Life Assured for the purposes of the benefits being described under the policy.

If this is not the case and the Life Assured is a different person to that of the Applicant then references to 'you' in the different types of cover being provided refers to the person who is the Life Assured.

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To ensure that you have all the information you require to make a decision, please read this *Brochure* in conjunction with the *Terms and Conditions*, *Key Features*, *Protection Fund Guide* and the *Personalised Illustration*.

You can access the LifePlan product literature including the *Terms and Conditions* from our website [www.rl360.com/lifeplan](http://www.rl360.com/lifeplan).



## The 360° advantage

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360° perfectly describes our global business model and vision to provide superior investment, protection and tax-planning solutions. Headquartered on the Isle of Man, we are a genuine worldwide business helping clients in Asia, Africa, the Middle East, Latin America and the UK.

### **IFGL**

RL360° is part of International Financial Group Limited ("IFGL"). IFGL comprises RL360°, RL360° Services (previously called CMI Insurance Company Limited "CMI") and Ardan International, an online wealth platform based on the Isle of Man.

IFGL has 70,000 policyholders, in excess of US\$10 billion assets under management and 335 staff.\*

### **Isle of Man location**

Our offshore base on the Isle of Man, one of the world's leading offshore financial jurisdictions, brings our international clients much greater scope for tax efficiency. This is combined with an outstanding reputation for investor protection and supervision, resulting in an Aa1 rating from Moody's (as at June 2017).

### **Matching vision with precision**

While we take a global approach to providing well-rounded financial solutions, we've also earned a reputation for creating highly flexible, bespoke plans with some very fine and distinctive points. We like to think our people are rather fine and distinctive too; taking personal responsibility for delivering all-encompassing premium administration and support.

All of which helps explain why we don't aim for just a degree of outperformance, but for 360 degrees of excellence.

To find out more, watch our corporate video "Why choose RL360°?" at [www.rl360.com/row/aboutus/](http://www.rl360.com/row/aboutus/)

\* Source: RL360°, as at 1 May 2017.

# LifePlan

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It's one of our most universal drivers: the desire to provide for our family, as well as we possibly can, ensuring that our loved ones are prepared for the future and have everything that they will need to thrive. And yet sometimes, occupied with the ever-imminent issues of day-to-day life, we lose sight of the most obvious question of them all.

What will happen if I am no longer there to provide for them?

This is not an easy question to face. And yet we know that at the heart of any answer, there must be a plan to provide financially for your family, to keep things going, to allow your partner and your children to prosper in the years to come.

LifePlan is such a policy. It offers you a bespoke range of protection benefits to perfectly fit your family's specific needs. No two policies are ever the same, and in this sense you and your financial adviser can truly create a comprehensive policy suitable for your life now and in the future.

LifePlan can be used to address a number of different protection needs.

## **Family protection**

We provide a lump sum to your chosen beneficiaries upon your death. This can help to ensure their financial protection in the years to come.

## **Business protection**

You can help to limit any potential financial impact caused by the loss or illness of key business partners, or to simply pay ongoing commitments.

## **Mortgage or loan protection**

Many lenders need security that their loan will be repaid in the event of your death or critical illness. LifePlan has the flexibility to be assigned to a lender for this purpose.

## **Children's Plan**

You may insure the life of a child and pay the premiums necessary so that at the age of 18 years you can give them the gift of primary life and critical illness cover. They can use this to protect their own families or as security for home loans or any other financial obligations.

## Benefits for life

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Each one of us has our own life clock that will inevitably end whether we are ready for it or not. Preparing for this is perhaps the hardest part of life itself.

LifePlan's protection benefits are designed to ensure you are capable of providing financially for your family, even after you have gone. Temporary cover is provided from the day we receive your application and a valid method of payment. Your full cover will commence once your policy is accepted and will continue over the course of your lifetime.

### **Primary life cover**

Life cover is the core benefit specifically designed to give your family financial protection for a lifetime. On your death, a cash sum (often referred to as the sum assured) will be paid out. Your financial adviser can help you decide the right amount of cover, and we can cater to an initial maximum sum assured of USD7,500,000 (or currency equivalent).

### **Term life cover**

LifePlan's term life cover is a benefit specifically designed to cater for defined lending requirements. It can also be used to provide an additional sum assured for the short-term financial support of your family.

### **Guaranteed insurability option**

The sum assured can be increased upon notification of marriage, or if the life assured has any children (up to a maximum of 2 additions), without the need to undergo further medical testing.

### **Accidental death benefit**

Accidental death benefit doubles the amount of life cover (both primary life and term) that is in force up to an initial maximum of USD500,000. It is paid should the life assured die in an accident, or up to 90 days after due to any injuries sustained.

### **Temporary accidental death benefit**

LifePlan protects your family as soon as we receive your completed application form and a valid method of payment. If you were then to die in an accident before your policy is accepted, we would pay out a lump sum of up to USD75,000 (or currency equivalent).

## Protection against illness

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LifePlan is designed to support you in case you should have to face a critical illness. If you choose to include this benefit and are later diagnosed with a critical illness that meets our policy definition, we will, once we have received all relevant medical evidence, pay out a lump sum, thus supporting you and your family financially when such help is most needed.

### **Critical illness cover**

If you are diagnosed with a covered critical illness, LifePlan will pay an advancement of the sum assured upon notification. Your financial adviser can help you determine the right level of cover, and we can advance cover up to a maximum of either USD750,000 (or currency equivalent) or 100% of the sum assured, as defined at policy outset. Critical illness cover starts 90 days after we issue your policy documentation.

### **Term critical illness cover**

At certain times in your life, you may require critical illness cover for a mortgage or a personal loan. Term critical illness cover is designed to satisfy such lending requirements for a period of between 5 and 61 years. Thus, you don't have to maintain a higher level of critical illness cover for all of your life.

### **Waiver of premium benefit**

If you are injured or taken ill, are unable to work and become unable to pay your premiums for more than 6 months, waiver of premium benefit will fund your premiums until you get back on your feet. This benefit has to be selected at the outset of your policy and will remain in force until you reach the age of 65 or until the premium payment term ends.

## Added extras

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LifePlan offers a wide range of included benefits that are all designed to provide additional financial support for your family at no extra cost.

### **Total and permanent disability**

If the life assured takes out critical illness cover, the policy will also cover the life assured should they become totally and permanently disabled, and as a result are unable to return to any form of paid employment.

### **Long term care**

If the life assured takes out critical illness cover, after the age of 65 the policy will cover the life assured should they need help carrying out their normal day to day activities.

### **Terminal illness benefit**

Should you be diagnosed with any illness that will lead to death within 12 months the sum assured will be paid out in advance.

### **Passive war cover**

There is currently no exclusion for passive war risks. This means that if you were the innocent victim of an act of war or terrorism then we would consider your claim.

### **Repatriation benefit**

In the event of your death in a country other than your home country, your family may claim an immediate advancement of USD7,500 (or currency equivalent) of the sum assured to help your family with any associated costs.

### **Children's critical illness cover**

When you choose critical illness cover we will also cover up to 3 of your children against critical illness as long as they are in good health and between 1 and 18. This cover does not affect your own, and is included free of charge. We include up to USD15,000 in coverage.

### **Aeroplane cover**

If you die as a fare-paying passenger on a commercial airline, we double the effective primary life cover up to USD1,000,000 in addition to the sum assured.

### **Benefit increase option**

As the cost of living can affect the value of your benefits, you can opt to increase your cover automatically by a simple rate of either 5% or 10% annually. If you select this option, your premiums must also increase by at least the same percentage rate. Only whole of life benefits are eligible for indexation and they can be indexed above the initial policy maximum of USD7,500,000.

### **Premium indexation option**

You can increase your premiums by a simple rate of either 5% or 10% annually without increasing your cover, thus growing your fund pool instead.





## The children's plan

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With LifePlan, you can create a life insurance policy for your children and grandchildren. A children's plan is a stand-alone contract with benefits specifically designed to adapt to the child's future. The children's plan is available for children between 1 day and 18 years of age. They can enjoy the policy's benefits throughout their adult life.

### **Children's primary life cover**

With a minimum sum assured of USD45,000 (or currency equivalent) and a maximum sum assured of USD150,000 (or currency equivalent), the children's plan life cover will pay a sum assured in case of death.

### **Children's critical illness cover**

Also ranging in cover from USD45,000 to USD150,000 (or currency equivalent), LifePlan will pay an advancement of the sum assured if your child is diagnosed with a critical illness.

### **Total and permanent disability**

Total and permanent disability is included under the critical illness cover of the policy.

### **Long term care**

Long term care is included under the critical illness cover of the policy.

### **Benefit indexation**

Benefits can be indexed to increase the sum assured over time, even after the premium payment term has ended. In this way, the sum assured will continually grow and thus provide a solid foundation for your child's future family. If this option is selected, the premiums paid will also increase during the payment period.

### **Aeroplane cover and repatriation cover**

Both benefits are included in the children's plan.

## Flexible options

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LifePlan can give you comprehensive protection benefits for your entire life or for a chosen term, so it is crucial that it can be adapted and changed with your personal circumstances. With this in mind, LifePlan can be structured in many different ways to truly suit your personal preferences.

### **Premium term**

The premium term can be either for your entire life or based on what is commonly known as a vanishing premium term. Vanishing premiums are structured to give you complete control over the period you wish to pay for your cover.

### **Policy basis**

LifePlan can be tailored to insure you in a number of different ways.

You can insure a Single Life, which could be yourself, your life partner or even a business partner.

Joint Life First Death and Joint Life Last Death policies insure two lives under a single policy. You can choose whether the sum assured is paid out on either the first death or the second.

The Joint Life Both Death option insures you and your partner with completely independent insurance benefits. You can both take out different Sums Assured and each have separate levels of benefits should you wish. A Joint Life Both Death policy will pay out upon the death of each life assured.

### **Currency options**

LifePlan can be set up in a number of different currencies. We offer policies in GB Pounds, US Dollars, Euros, and Japanese Yen. Premiums should be made in the appropriate currency.

### **Payment frequency**

Payments can be made on a monthly, quarterly, half-yearly or yearly basis, whichever best suits you. You can change the payment frequency at any time during the policy's lifetime. Changes will take effect from the next policy anniversary.

### **Payment options**

We accept premium payments by credit card, direct debit, cheque, standing order or telegraphic transfer.

### **Premium holidays**

As long as your policy holds twice the annual premium value, you can choose to take a premium holiday for up to 2 years. You can take more than one premium holiday, provided that at least 2 years have passed since the last holiday and that there are sufficient funds to continue paying for your benefits and any ongoing costs.

## Benefit combinations

Core Benefit	Minimum	Maximum	Term
Primary life cover	USD45,000	USD7,500,000*	Whole of life

Additional Benefits	Minimum	Maximum	Term
Accidental death benefit	USD45,000	USD500,000	Expires at age 65
Critical illness cover	USD45,000	USD750,000*	Whole of life
Term critical illness cover	USD45,000	USD750,000	Expires at age 80
Term life cover	USD45,000	USD7,500,000	Expires at age 80
Waiver of premium	USD2,400	USD75,000*	Expires at age 65

Added extras (no cost)	Level of cover/ description	Term
Aeroplane cover	Up to USD1,000,000	Whole of life
Children's critical illness cover	Up to maximum of USD15,000	The child is covered until 18. You can include up to 3 children
Guaranteed insurability option (exercisable from 18 - 55)	Up to USD37,500 for each child added (maximum of 2) Up to USD75,000 for marriage	Whole of life
Repatriation benefit	USD7,500	Whole of life
Temporary accidental death benefit	Up to USD75,000	Until the policy acceptance letter is issued
Total & permanent disability	Equal to critical illness cover	Whole of life or end of term
Long term care	Equal to critical illness cover	Whole of life or end of term

LifePlan comes with many different benefits and benefit options. Some benefits are core to the policy while others can be added if they suit you, and a number of extra benefits are included free of charge.

If you have selected at least the minimum level of life cover, you can choose any combination of the additional benefits to accompany the whole of life cover, subject to the stated minimum and maximum requirements.

The Added extras are included with your Primary life and Critical illness cover at no further cost.

For further information, including full definitions, please consult the *Terms and Conditions* which is available on request.

\* Indexation above the policy maximum only applies to the benefits selected for the whole of life.



## Investment choice

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Although you are able to build up a fund value within your policy, each premium paid is designed to cover your chosen protection benefits, and it is therefore vital that the investment funds selected by you are likely to maintain your chosen protection benefits.

Offered by a number of leading fund managers, the available investment funds cover a broad range of asset classes from the less volatile cash and bond funds, through to global equity and managed funds.

You can hold up to a maximum of 5 separate investment funds in your policy, which allows you to create your own individually diversified portfolio. You can switch between any of the funds that we offer through LifePlan at any time, free of charge. Please refer to the *Protection Fund Guide* for full details of the available investment funds.

### **Charges**

As mentioned above, the LifePlan range of investment funds are available with no initial or exit charges, however, they will be subject to the external fund manager's annual management charge (AMC). The AMC may vary according to the fund chosen, and further details can be obtained from your financial adviser or the *Protection Fund Guide*. The AMC is reflected in the fund price.

You should be aware that the value of your investment can fall as well as rise and is not guaranteed

## The Isle of Man

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RL360°'s head office is based in the Isle of Man, a location firmly established as one of the world's leading financial offshore centres.

We are incorporated and licensed in the Isle of Man – a British Crown dependency that has enjoyed the stability of its own government for over 1,000 years, with one of the oldest established parliaments anywhere in the world.

Over the last 25 years the Isle of Man has developed into one of the largest offshore insurance and investment centres in the world, renowned as a leading base for international life assurance business due to extensive financial regulation. It is from here that we have built a strong reputation for providing quality service and products in the international and expatriate markets. Our licence in the Isle of Man ensures professional and sound management, and strict insurance regulations help ensure that the interests of investors are protected.

# Important information

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## Taxation

As we are subject to Isle of Man taxation laws, any growth earned on your portfolio is added tax-free. For information relating to your own tax circumstances you should consult your financial adviser. The value of tax benefits depends on individual circumstances and can change in the future. We cannot accept responsibility for our interpretation of tax laws and we do not give legal advice.

## Law

The information contained in this brochure is based upon our current understanding of the relevant areas of law and taxation as at July 2017. Whilst great care has been taken to ensure the information is correct, we cannot accept responsibility for its interpretation or give legal advice.

LifePlan is governed by Isle of Man law. This document gives a brief guide to the policy. Full details are contained in the *Terms and Conditions* and the *Policy Schedule* which, together with the *Application Form and Key Features*, will form the legally binding contract between you and RL360 Insurance Company Limited.

## Compensation

Owners of policies issued by RL360 Insurance Company Limited 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.

## Complaints

If you wish to complain about any aspect of your policy please consult your financial adviser or write to our Head of Customer Services at our head office address.

Complaints about our products or service will be dealt with in accordance with the Complaints Handling Policy, a copy of which is available on request.

If a complaint regarding the administration of the policy is not dealt with to your satisfaction you can refer it to the Financial Services Ombudsman Scheme for the Isle of Man, Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS, British Isles. Tel: +44 (0) 1624 686500. Email: [iomfairtrading@gov.im](mailto:iomfairtrading@gov.im).



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