

1 motivated person saving regularly over 25 years, with discounted access to more than 100 carefully selected funds, could make for a happy early retirement at 55 and a life-changing 3,980 mile voyage down the Amazon.



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To ensure that you have all the information you need to make a decision, please read this *Brochure* in conjunction with the *Key Features and Investment Guide*.

The *Terms and Conditions* and further information are available upon request.



The 360° advantage

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 the Far East, Africa, the Middle East and the UK. We're 200 people strong, and we currently look after some £2.2 billion in assets for our clients.

We benefit from group strength too: Royal London 360° is the international division of the Royal London Group. This is the UK's largest mutual life and pensions company, managing over £48.7 billion in assets. (All figures as at 30 September 2012.)

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 AA+ risk rating from Standard & Poor's (as at November 2011) and an AAA rating from Moody's (as at November 2010).

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.

Quantum

The desire to accumulate wealth is a natural instinct shared by people across the world. Whether the aim is to save for a more secure future for you and your loved ones, or for a specific purpose such as the funding of your children's or grandchildren's education - or perhaps that well earned retirement villa in the sun.

For most people the only way to achieve this is to save for it, and a convenient way to do that is on a regular basis.

Time flies, so saving regularly can soon become a habit. Therefore it's often surprising how quickly savings can grow, giving you the financial security and the ability to afford the things in life you really deserve.

Today's global environment demands a savings product which is tax efficient and capable of maximising returns, while also allowing the widest possible flexibility so that, as your circumstances or objectives change, your investments are free to adapt with you. That is exactly why Royal London 360° has developed Quantum, so that you can plan for a better future.

Flexibility and choice

Committing to save on a regular basis and for a number of years may seem daunting. Initially, you may wish to start out with a smaller regular premium and then increase that amount over time. Not a problem. Quantum's design includes the flexibility to increase or decrease your premiums, or even change your premium frequency. You can also invest an additional single premium at any time.

Furthermore, should your circumstances change, you can request a break from paying premiums for up to 2 years. It is all about building a policy that suits your particular circumstances and which provides the flexibility to alter as required.

World class funds

In order to achieve the investment strategy that best suits your needs, we have brought together a range of quality funds covering a wide selection of asset classes and sectors from some of the most well-regarded fund management groups in the industry.

Over time your risk profile may alter or your circumstances may change, but it's comforting to remember that you will have the freedom to adapt your fund choices accordingly.

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

Service excellence

At Royal London 360° we pride ourselves on offering excellent customer service; it is quite simply the lifeblood of our business. Whether it is online, in writing or on the phone, we do everything we can to ensure we deliver a consistent and dependable service. It matters that your experience of dealing with us is easy, enjoyable and professional at all times.

The choice is yours

You know what suits you best, so we've made sure that Quantum can accommodate as many of the options you might like, both initially and as the years go by.

For example, you might start your Quantum policy intending to save towards a lump sum for that special purchase, but later find yourself in need of regular withdrawals for education fees. However you end up using the accumulated proceeds of your Quantum policy, our aim is to make it as easy as possible to adapt to your lifestyle changes as and when required.

Premium flexibility

There are various ways in which you can structure your Quantum policy, from currency choice to premium frequency and payment options.

Currency

Premiums can be accepted in the following currencies:

- Pound sterling (GBP)
- Euro (EUR)
- United States dollar (USD)
- Swiss franc (CHF)
- Australian dollar (AUD)
- Hong Kong dollar (HKD)
- Japanese yen (JPY)

Premium frequency

You can make 2 types of payment to your policy – regular premiums and additional single premium injections. Regular premiums can be made monthly, quarterly, half yearly or yearly, subject to the minimum investment levels shown below:

| Monthly premiums | Premium term | |
|------------------|--------------|------------|
| Currency | 5 – 9 years | 10 years + |
| GBP | 400 | 200 |
| EUR | 500 | 250 |
| USD | 600 | 300 |
| CHF | 600 | 300 |
| AUD | 640 | 320 |
| HKD | 5,000 | 2,500 |
| JPY | 50,000 | 25,000 |

Quarterly premiums equal monthly premium x 3.
Half yearly premiums equal monthly premium x 6.
Yearly premiums equal monthly premium x 12.

Additional single premium injections of at least USD7,500 (or currency equivalent) can be made at any time, and there is no maximum. So if you receive a windfall in the future such as a bonus from work or proceeds from other investments, you can easily top up your Quantum policy.

Payment options

If you choose to pay premiums on a monthly or quarterly basis you have the option to pay by credit card, standing order or direct debit (UK and Channel Island bank accounts only). For investors who prefer to contribute on a half yearly or yearly basis, premiums can be paid by credit card, direct debit, standing order, telegraphic transfer, banker's draft or cheque.

The choice is yours continued

Taking a break

To make Quantum as flexible as possible, we have also allowed for you to take premium holidays. As long as you fulfil the necessary criteria, further details of which can be found in the *Key Features*, you can enjoy up to 2 years break from paying your premiums. Perfect if life throws an unexpected hurdle your way.

Access to your money

At the end of the day it's your money we're talking about. With Quantum you can take withdrawals as and when you need them. As long as your policy has completed its initial allocation period, withdrawals can be taken monthly, quarterly, termly (i.e. on a 4 monthly basis), half yearly, yearly or on a one-off basis subject to policy *Terms and Conditions*. So, whether you need to fund regular school fees, supplement your income in retirement, or you need to withdraw a lump sum, Quantum can provide you with the access you need.

It is important to point out that the minimum withdrawal amount that can be taken is USD375 (or currency equivalent). The maximum total regular withdrawals in any policy year are 10% of the surrender value at the start of that policy year.

Quantum is a savings policy that is designed for capital growth over the medium to long term, so you should be aware that if you take regular withdrawals which exceed the growth of your investments, the value of your policy will decrease.

Is Quantum right for me?

Quantum is open to individuals, companies and trustees and the minimum age for individual investors is 18 years of age. The policy is available on a single or joint life last death basis with a maximum of 2 policyholders.

The minimum premium term is 5 years and you can choose to contribute to the policy for as long as you wish, subject to certain rules based on the youngest life assured. Full details can be found in the *Key Features*.

You should be aware that tax legislation varies from country to country, and we therefore recommend that specialist advice is sought prior to taking out Quantum or making fund choices.

Investing in the Isle of Man

Royal London 360° is based in the Isle of Man, a location firmly established as one of the world's leading financial offshore centres. The Isle of Man is a British Crown dependency which has enjoyed the stability of its own Government for over 1,000 years, having 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.

Our regulation in the Isle of Man ensures professional and sound management which guarantees that the interests of investors are protected.

It is from here that we have built a strong reputation for providing quality service and products in the international and expatriate markets.

Policyholder protection

Our policyholders are protected by the Isle of Man Compensation of Policyholders protection scheme, which covers 90% of our liability where Royal London 360° is unable to meet its financial obligations.

Investment opportunities abound

At Royal London 360° we believe that choosing the right investment strategy is both an exciting and important part of helping to achieve your financial expectations.

Quantum can help you reach your future goals by providing access to a comprehensive menu of funds from a range of well renowned fund managers.

Quantum gives you access to their skills and talents, offering a broad choice of investment styles, asset classes, risk profiles, currency denominations and geographical sectors. The funds all have a common aim – to help you build your wealth.

There are no hidden agendas, just direct access to the funds at discounted rates. That's how we like it.

Your policy, your funds

Within Quantum we offer a quality choice of individual funds that you and your financial adviser can use to build a portfolio to match your personal needs and aspirations.

Whether you are interested in investing in more traditional asset classes such as equities or bonds, or prefer to diversify into specialist sectors such as emerging markets and alternative strategies, we believe Quantum can offer the funds that suit your needs, both now and in the future.

Leaving it to the experts

If you are not sure about where you should be investing your money or do not have the time to continually monitor investment markets and would prefer to leave it to the experts, the fund options include a range of managed funds.

If you want to control the risk to your investment through your choice of funds, or are looking for expertise in global diversification, managed funds could provide the answer. Run by professional fund managers, they offer a wide choice of options from the more traditionally managed fund investing in all the major asset classes to more focused managed equity funds.

For more details, and to find a fund that fits your needs, please refer to the *Investment Guide*.

So, the choice is yours – whether you want the freedom to make your own portfolio decisions with your financial adviser, or you would rather bring in some additional expertise, with Quantum you can.

Investment opportunities abound continued

Risk and return

An important step towards creating a successful investment portfolio is ensuring the funds you select meet your investment risk profile, in other words ensuring you are comfortable with the amount of risk your investment could be subject to.

You may be prepared to accept a higher degree of risk in your policy to achieve potentially higher returns, or you may prefer a more cautious approach where your exposure to risk is reduced, but with the possibility of lowering your returns.

From the lower risk money market funds to balanced managed and higher risk specialist equity funds, we believe that the Quantum fund range offers access to the main asset classes and specialist sectors from which to help you meet your investment objectives.

Flexibility

Remember, once you have made your decision, you are not tied to it. As markets change and your financial objectives evolve over the years, you can switch between funds (currently free of charge) and redirect future premiums into new funds whenever you want.

For further information about Quantum and for more details on the fund managers and their funds, please refer to the *Investment Guide*.





Loyalty rewarded

We all know that it's important to make provision for the future and that's why we'll do all we can to help you make that regular, financial commitment to a secure future.

To help you take that first step towards planning for your future, as well as offering flexible premium options and a comprehensive range of investment choices, at Royal London 360° we give you an incentive to save.

With 100% of each regular premium you pay allocated to purchasing units in your policy, you can be confident that your money is getting to work straight away.

In addition, providing your policy has an annualised premium in excess of USD5,400 (or currency equivalent) and a premium term of 10 years or more, Royal London 360° will apply an extra premium incentive to help give your policy an extra boost at outset which could be as much as 600% of your initial premium. The premium incentive doesn't just apply at policy commencement either, it may apply to regular premium top ups as well.

Finally, to say thank you for investing with us and to reward you for making that commitment to your future, Quantum offers a loyalty bonus to investors.

A loyalty bonus of up to 7.50% becomes payable upon completion of your premium term, provided that the premium term is at least 10 years, and there are no outstanding premiums due.

Please note that the loyalty bonus will apply to regular premiums only, and will not apply to additional single premium injections.

Further details on both the premium incentive and the loyalty bonus can be found in the *Key Features*.



Loyalty rewarded continued

How does it work?

The table below shows a selection of different premium levels and terms which demonstrates how the premium incentive at the outset of your policy, and loyalty bonus

upon completion of the premium term, could really make a difference in helping you reach your financial goals.

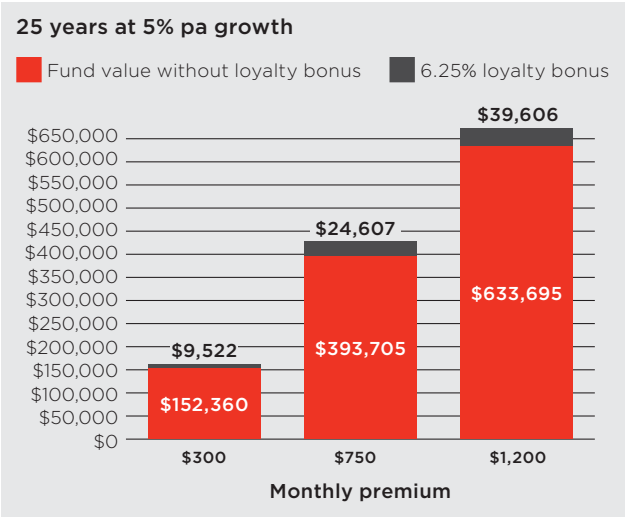
| Term | Monthly premium | Premium incentive % of initial premium | Premium incentive \$ | Loyalty bonus % of final fund value | Loyalty bonus \$ of final fund value | Fund value including loyalty bonus |
|--------|-----------------|--|----------------------|-------------------------------------|--------------------------------------|------------------------------------|
| 25 yrs | \$300 | 0% | \$0 | 6.25% | \$9,522 | \$161,882 |
| 25 yrs | \$750 | 600% | \$4,500 | 6.25% | \$24,606 | \$418,311 |
| 25 yrs | \$1,200 | 600% | \$7,200 | 6.25% | \$39,605 | \$673,301 |
| 20 yrs | \$300 | 0% | \$0 | 5.00% | \$5,383 | \$113,052 |
| 20 yrs | \$750 | 450% | \$3,375 | 5.00% | \$13,898 | \$291,866 |
| 20 yrs | \$1,200 | 450% | \$5,400 | 5.00% | \$22,359 | \$469,551 |
| 15 yrs | \$300 | 0% | \$0 | 3.75% | \$2,663 | \$73,702 |
| 15 yrs | \$750 | 300% | \$2,250 | 3.75% | \$6,870 | \$190,077 |
| 15 yrs | \$1,200 | 300% | \$3,600 | 3.75% | \$11,048 | \$305,665 |
| 10 yrs | \$300 | 0% | \$0 | 2.50% | \$1,037 | \$42,556 |
| 10 yrs | \$750 | 150% | \$1,125 | 2.50% | \$2,670 | \$109,478 |
| 10 yrs | \$1,200 | 150% | \$1,800 | 2.50% | \$4,292 | \$175,990 |

The above table assumes an annual growth rate of 5.0% after the contract charge and any external fund management charges have been deducted. The figures are for illustration purposes only and are not guaranteed. You might get back more or less than this. The situations are designed solely to provide an example of the potential growth of a Quantum policy assuming 3 different premium amounts. Specialist advice should be taken before

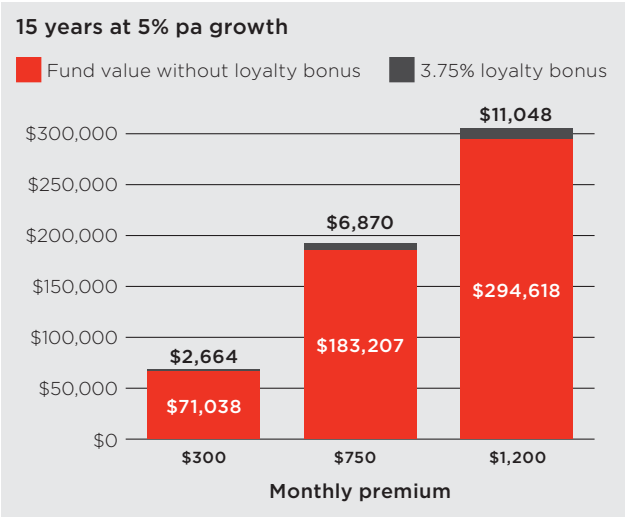
any investment is made or tax strategy implemented. Please note that the loyalty bonus will be paid on regular contributions only, and does not apply to single premium injections. The percentage of the loyalty bonus may be varied in the future at the discretion of Royal London 360°. For further details on the premium incentive and loyalty bonus, please refer to the *Key Features*.

Loyalty rewarded continued

The potential benefits of both the premium incentive and the loyalty bonus can be further demonstrated in the example graphs below.



The above graphs assume an annual growth rate of 5.0% after the contract charge and any external fund management charges have been deducted. The figures are for illustration purposes only and are not guaranteed. You might get back more or less than this. The situations are designed solely to provide an example of the potential



growth of a Quantum policy assuming 2 different premium terms. Specialist advice should be taken before any investment is made or tax strategy implemented.

Each example shown assumes that premiums have been paid throughout the premium term.

Excelling in service

We realise excellent customer service is a vital component when it comes to ensuring your policy runs smoothly. That's why we place service at the centre of everything we do.

Our technology

Quantum offers the technology to make the administration of your policy as simple as it can be. We also back this up with quality personal, technical and administrative support.

For example, once you have registered to access our secure Online Service Centre, you will be able to download your policy valuations in just a couple of clicks.

By using our online servicing capabilities, both you and your financial adviser can benefit from a fast and efficient service from Royal London 360°.

Our people

At Royal London 360° we will always strive to deliver a consistent and dependable service for our customers.

So, if you or your financial adviser wants to speak to someone about your policy, we will do our best to ensure that any queries are answered quickly and efficiently.

Important information

This *Brochure* should be read in conjunction with the *Key Features and Investment Guide*.

A copy of the policy *Terms and Conditions* can be provided to you by your financial adviser and can be requested at any time.

Taxation

You benefit from the tax efficiency of an Isle of Man based life assurance policy. Under Isle of Man law, there is no liability to tax on the income or capital gains of the various funds. 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 policyholder, you will be responsible for any tax liability that may arise as a result of your country of residence or citizenship.

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.

Law

The information contained in this *Brochure* is based on our current understanding as at December 2012 of the relevant areas of law and taxation. Whilst great care has been taken to ensure the information is correct, we cannot accept responsibility for its interpretation or give legal advice.

Quantum is governed by Isle of Man law. This document gives a brief guide to the policy. Full details are contained in the policy *Terms and Conditions* and the Policy Schedule which, together with the *Application Form*, *Key Features*, *Investment Guide* and *Personal Illustration*, will form the legally binding contract between you and Royal London 360 Insurance Company Limited.

Important information continued

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, Isle of Man Office of Fair Trading, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE. Telephone +44 (0) 1624 686500.

General information

The value of your investments may fall as well as rise. If you surrender your policy, particularly during the early years, you may get back less than the premiums paid.

Quantum is a regular premium life assurance savings policy.

You may not get back the full value of your investment.

For further information on Quantum please consult your financial adviser.

Taking the next step

If you have read the *Brochure*, *Key Features* and *Investment Guide*, you are ready to take control of your financial future. The next phase is to follow our simple 4 step guide on how to take out Quantum.

Step 1

As long as you are over the age of 18 and are resident in a country where we operate, you can apply for Quantum.

Step 2

Read the Quantum literature suite in full along with a Personal Illustration and discuss it in detail with your financial adviser.

Step 3

Complete the Quantum *Application Form* and arrange for your initial premium to be sent to us via an appropriate payment method as detailed in the *Application Form*. Your financial adviser will also need to sign the *Application Form* before sending it to our New Business team or appropriate Regional Office (addresses provided on the back of this Brochure).

Step 4

Once we have all the necessary documentation we will confirm your successful application by sending you a further copy of the *Key Features*, *Terms and Conditions* and a Policy Schedule to welcome you as a Royal London 360° customer.

Should you wish to appoint an investment adviser to manage your policy, you will also need to complete the appointment form at the back of the *Application Form*.

After that

Each year we'll send you a summary statement via your financial adviser, detailing the status of your policy. In addition, you and your financial adviser can get immediate up to date information on your policy at any time at www.rl360.com, our safe and secure online service for clients and advisers.

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You can count on us

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