

Key Features

Introduction

You should read this document carefully as it provides a summary of the main points about Quantum. Before applying for a policy you should speak to your financial adviser and read the rest of the literature suite in full, including the:

- *Brochure*
- *Investment Guide*
- *Terms and Conditions* (a specimen *Terms and Conditions* is available on request)

You should keep all these documents in a safe place along with your Personal Illustration.

Once you have successfully applied for your policy, you will be given a Policy Schedule and *Terms and Conditions*, which you should also keep safely.

You can access the complete suite of Quantum product literature from our website www.rl360.com/quantum.

Availability

Anyone aged 18 or over can apply for a Quantum policy provided they are not subject to any legislation which prevents this type of investment. Available to individuals on a single or joint ownership basis as well as companies and trustees, Quantum can be issued as either a life assurance policy or as a capital redemption policy. Please refer to the "How can I set up my policy?" section on page 2 for further details.

Its aims

- To give you the opportunity to invest money (we call this a premium) on a regular basis over the medium to long term with the aim of increasing its value.
- To allow you to access a wide range of investment funds, with the flexibility to switch between them.

Your commitment

- You agree to pay regular premiums, subject to minimum amounts, for a set period of time. Details of the minimums can be found in the "What is the lowest amount I can pay in?" section on page 2.

- You are obliged to tell us about any changes to your address, country of residence, citizenship or domicile as soon as possible after any change. You must also do this for any lives assured.
- You should view your policy as being a medium to long term investment.

Risks

- The value of the funds linked to your policy may go down as well as up and are not guaranteed. If the growth achieved by the funds in your policy is less than the rate of growth assumed in your Personal Illustration, the value of your policy will be less.
- Charges may be higher than those assumed in your Personal Illustration. For example, external bank transfer charges may apply, or switch charges may be taken.
- Where the provider of a fund linked to your policy becomes insolvent or is unable to meet its liabilities for any reason, your policy will suffer the loss.
- Taking withdrawals from your policy may mean that you get back less than you paid in, especially if the funds linked to your policy do not grow enough to cover the withdrawals.
- If you surrender your policy during the initial allocation period you will get no money back. After this period your policy will be subject to a surrender charge until the end of the premium term. The charge reduces over the premium term and could mean you get back less than you paid in, particularly in the early years. Please refer to the "What are the charges on my policy?" section on page 6 for further details.
- Where you invest in funds that are denominated in a currency different to that of your policy, the investment returns will be subject to currency risk.
- Changes to the law may affect the tax treatment of your policy or the funds linked to it and reduce the amount you get back in the future.
- Your policy does not protect you from the effects of inflation which will reduce the purchasing power of your investment over time.

Questions and answers

Q What is Quantum?

A Quantum is a regular premium offshore savings policy issued in the Isle of Man by RL360 Insurance Company Limited (RL360°). The policy offers the potential for growth over the medium to long term, where its value is linked to the performance of investments funds.

Q How can I set up my policy?

A Quantum can be issued as a life assurance policy or as a capital redemption policy. Your financial adviser will be able to help you decide which option is most appropriate.

1. The life assurance option is issued on a single life or joint life last death basis. In most cases the life/lives assured are also the applicant(s); however they can be different if required. The youngest life assured can be no older than 65 years of age when the policy is issued. The policy will remain in-force until the death of the last life assured or the policy is surrendered.
2. The capital redemption option has no lives assured linked to it. The policy can remain in-force for a total of 99 years (inclusive of the premium term) at which time the fund value plus USD160 (or currency equivalent) will be payable and the policy will come to an end. If the policy is surrendered early, then the fund value (less any early surrender charges if applicable) will be payable.

Once you have decided which option is most appropriate, you can then select how you would like your policy to be structured. To help make your policy as tax efficient as possible, you can divide it into 100 sub-policies. Alternatively, you can have just a single policy. If you do not tell us which option you require, we will automatically issue your Quantum with 100 sub-policies.

Your financial adviser can help explain why this might provide tax advantages to you in the future.

Q What currency can I select for my policy?

A Quantum is available 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)

The currency of your policy cannot be changed after issue. Your policy will be valued in this currency and charges will be deducted in this currency.

Q What is the lowest amount I can pay in?

A The table below details the minimum regular premiums you can pay into a Quantum. It also shows you the minimum single premium you can choose to pay at any time.

| Currency | Monthly premiums | | Additional single premiums |
|----------|------------------|------------|----------------------------|
| | 5-9 years | 10 years + | |
| GBP | 400 | 200 | 5,000 |
| EUR | 480 | 240 | 6,000 |
| CHF | 600 | 300 | 7,500 |
| USD | 640 | 320 | 8,000 |
| AUD | 720 | 360 | 9,000 |
| HKD | 5,000 | 2,500 | 62,500 |
| JPY | 68,000 | 34,000 | 850,000 |

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

All premiums must be paid within 30 days of the due date.

Q How can I pay?

A Depending on how often you wish to pay, you can use any of the following methods:

| Method | Premium frequency | | | |
|---------------------------------|-------------------|-----------|-------------|--------|
| | Monthly | Quarterly | Half-yearly | Yearly |
| Credit Card/ Visa Debit Card | Yes | Yes | Yes | Yes |
| Direct Debit (GBP*) | Yes | Yes | Yes | Yes |
| Standing Order | Yes | Yes | Yes | Yes |
| Cheque | No | No | Yes | Yes |
| Telegraphic Transfer | No | No | Yes | Yes |

* UK and Channel Island bank accounts only

Q What can I invest into?

A You will be able to invest in as many funds as you like from a range of UK authorised and international collective investment schemes provided that you or your adviser have registered for online fund switching. Without online access you will be limited to investing each premium paid into a maximum of 10 funds. A full list of available funds can be found in the *Investment Guide*.

The minimum investment per fund is:

| Currency | Amount |
|----------|--------|
| GBP | 25 |
| EUR | 50 |
| CHF | 50 |
| USD | 50 |
| AUD | 50 |
| HKD | 500 |
| JPY | 5,000 |

You can switch between funds and redirect future premiums whenever you want. There is no fee levied for this facility, however RL360° reserves the right to levy a fee in the future.

Q Who is responsible for my fund choices?

A You or the company you nominate to act on your behalf. RL360° does not provide investment advice and will not provide you with guidance as to which funds are suitable for you.

Quantum is a policy where its value is linked to the funds you choose to invest in. In some cases you may be making decisions yourself or with the aid of your financial adviser, or allowing an investment adviser to make them for you. Quantum empowers you with the ability to access a wide range of different funds from across the globe, but RL360° is not responsible for how those funds are managed, we only reflect their value within your policy. It is their performance which ultimately impacts on your policy with us. You must ensure that you are happy with the fund choices you or your adviser makes. We will not check their suitability for you.

There is a clear division of responsibilities between RL360° as a product provider, and the funds to which your policy value is linked.

The funds you choose should have a range of supporting materials available from the fund manager that provides them. These will commonly detail how the fund is structured, how it is performing, the make up of its underlying assets and other important information.

The final responsibility for fund selection lies with you and your adviser. If the funds selected for your policy reduce in value, this will reduce your policy value and RL360° will not compensate you as a result.

Q How much of my premium will be used to buy units?

A We allocate each regular premium at a rate between 100% and 102% depending on how much you pay.

| Ccy | Monthly regular premium allocation rates | | |
|-----|--|-------------------|-----------|
| | 100% | 101% | 102% |
| GBP | 200 to 549 | 550 to 949 | 950 + |
| EUR | 240 to 649 | 650 to 1,149 | 1,150 + |
| CHF | 300 to 799 | 800 to 1,449 | 1,450 + |
| USD | 320 to 849 | 850 to 1,499 | 1,500 + |
| AUD | 360 to 949 | 950 to 1,699 | 1,700 + |
| HKD | 2,500 to 6,649 | 6,650 to 11,699 | 11,700 + |
| JPY | 34,000 to 89,999 | 90,000 to 159,999 | 160,000 + |

If you pay USD1,500 each month, the amount used to buy units will be: $1,500 \times 102\% = \text{USD}1,530$

If you increase your premium, the allocation rate may also increase. For example, a monthly premium of USD750 qualifies for an allocation rate of 100%, but if you increase that premium to USD1,500, the allocation rate will increase to 102%.

Any additional single premiums will be allocated at a rate of 93% and only purchase accumulation units.

Q What is the premium incentive?

A For your policy to qualify for the premium incentive, you must choose to pay premiums for at least 10 years and the amount you pay must be equal to or greater than the monthly amounts shown in the table below:

| Ccy | Minimum premium to qualify per month | Monthly premium multiplier based on premium term | | | | |
|-----|--------------------------------------|--|-------------|-------------|-------------|-------------|
| | | 5 - 9 yrs | 10 - 14 yrs | 15 - 19 yrs | 20 - 24 yrs | 25 - 30 yrs |
| GBP | 300 | 0 | 1.5 | 3 | 4.5 | 6 |
| EUR | 360 | | | | | |
| CHF | 450 | | | | | |
| USD | 480 | | | | | |
| AUD | 540 | | | | | |
| HKD | 3,750 | | | | | |
| JPY | 51,000 | | | | | |

As an example, if you choose to pay USD500 per month for 15 years, your policy will receive $3 \times \text{USD}500$ as a premium incentive at the start of the policy. That's the equivalent of USD1,500 added to the initial units of your policy.

If your premium allocation rate is above 100%, we will also apply this to the premium incentive you receive. For example USD1,500 per month for 15 years would receive a premium incentive of $\text{USD}4,500 \times 102\% = \text{USD}4,590$.

An increase to your regular premium may also qualify for an incentive subject to the following rules:

- The increase must be equal to or greater than the qualifying minimum in its own right; and
- There is 10 years or more left to run of the original premium term.

If both rules are met then the premium incentive will be calculated in the same way as shown above.

Q How will I know how my policy is doing?

A We will send you a valuation every 12 months as determined by your policy start date.

In addition you can access valuations online at any time, after registering. The Online Service Centre provides 24 hour access to your policy details and valuations, which can be easily downloaded when required.

Should you decide to select investment funds yourself, our online fund switching facility will allow you to redirect future premiums and switch between funds at any time, free of charge. If you opt for an investment adviser instead, they can also benefit from the online switching service.

Q Can I amend my premiums?

A Regular premiums can be amended as per the *Terms and Conditions*, the current terms of which are as follows:

At the start of your policy you have the option to select premium indexation which will allow you to increase your premiums automatically on each policy anniversary. You can choose to increase the original premium amount by either 5% or 10% per year.

You can increase your premiums at any time, however the increase will only take place at the next premium due date. Each premium increase will create its own initial allocation period, surrender charges, premium incentive and loyalty bonus arrangements where applicable. There is no maximum premium limit.

If you increase your premium, the rate at which your premium is allocated to your policy may also be increased. For example, a monthly premium of USD750 will receive an allocation rate of 100%. If you increase your premiums to USD1,500 the allocation rate will increase to 102%.

You can request a reduction in your premiums providing the policy has completed the initial allocation period. For further details regarding the initial allocation period, please refer to the "What and when do initial allocation periods apply?" section on page 6. You can reduce your premium by any amount however it cannot be reduced below the minimum premium as shown in the "What is the lowest amount I can pay in?" section on page 2.

Like an increase, if you reduce your premium, the rate at which your premium is allocated to your policy may also be reduced. For example, a monthly premium of USD1,500 will qualify for an allocation rate of 102%.

If the premium is reduced to USD750 per month, the allocation rate will reduce to 100%.

The minimum amounts by which you can either increase or decrease premiums are set out in the table below:

| Regular premiums | | | | |
|------------------|---------|-----------|-------------|---------|
| Currency | Monthly | Quarterly | Half yearly | Yearly |
| GBP | 50 | 150 | 300 | 600 |
| EUR | 60 | 180 | 360 | 720 |
| CHF | 75 | 225 | 450 | 900 |
| USD | 80 | 240 | 480 | 960 |
| AUD | 90 | 270 | 540 | 1,080 |
| HKD | 625 | 1,875 | 3,750 | 7,500 |
| JPY | 8,500 | 25,500 | 51,000 | 102,000 |

Q What if I want to take a break from paying premiums?

A You can take a premium holiday following the end of your original premiums' initial allocation period for up to 2 years, provided that:

- The fund value is above the minimum level*; and
- All expected premiums have been received by RL360°.

Standard charges will continue to apply with the exception of the policy fee which will increase for the duration of the premium holiday. Please refer to the "What are the charges on my policy?" section on page 6 for further details.

Q Can I stop paying premiums into my policy?

A Provided the initial allocation period is complete and the fund value is above the minimum*, you can stop paying premiums into your policy, and change its status to paid up.

Standard charges continue to apply with the exception of the policy fee which increases. Please refer to the "What are the charges on my policy?" section on page 6 for further details.

*Minimum fund values:

- GBP5,000
- EUR6,000
- CHF7,500
- USD8,000
- AUD9,000
- HKD62,500
- JPY850,000

Q Can I change my mind?

A After your policy has been issued and you have received your Policy Schedule, you will also receive a notice telling you about your right to change your mind and how to cancel. You will have 30 days to cancel your policy. If you decide to cancel, we will give you your money back, reduced in-line with any fall in the value of the funds linked to your policy (if applicable). If you pay by credit card or direct debit we can arrange cancellation of your

payments. If you pay by standing order, you will need to contact your bank directly to arrange cancellation. If you decide to cancel the policy once the original premium's initial allocation period is complete, then the surrender value, if applicable, will be paid out.

If your policy is yet to start, you can cancel without incurring any policy charges.

You should speak to your financial adviser before making any decision to cancel your policy.

Q What might I get back?

A What you will get back depends on the amount of premiums you pay throughout the premium term, the performance of your chosen funds over the lifetime of the policy, our charges and any withdrawals you take.

Q Can I take withdrawals from my policy?

A Regular and one-off withdrawals can be made as per the *Terms and Conditions*:

Regular withdrawals

In order to be able to take withdrawals from your policy, your original premiums' initial allocation period must be complete and you must have built-up accumulation unit value. As regular premiums do not purchase accumulation units until after the initial allocation period is complete, you may not be able to take withdrawals straightaway.

Regular withdrawals may be taken as a percentage of the fund value, or as a fixed amount. Regular withdrawals are subject to the minimums set out below:

- GBP250
- EUR300
- CHF375
- USD400
- AUD450
- HKD3,125
- JPY42,500

The total amount of regular withdrawals you can take in any one policy year cannot exceed 10% (inclusive of any investment adviser fee if applicable) of the fund value at the start of the policy year. Regular withdrawals will be paid in your policy currency and can be paid:

- monthly
- quarterly
- termly (i.e. on a 4 monthly basis)
- half-yearly
- yearly

One-off withdrawals

The maximum will be limited to the value of accumulation units held in your policy and cannot be greater than the surrender value of the policy or bring the fund value below the minimum amount of USD8,000 (or currency equivalent).

You should speak to your financial adviser before withdrawing money from your policy to ensure that you understand how this might affect the performance of your policy. You may also wish to speak to a tax adviser to determine if there are any tax implications for withdrawals you wish to take.

Q Can I cash in my policy at any time?

A You can surrender your policy at any time, but during the premium term it will be subject to a surrender charge and you may get back less than your premiums paid. If you surrender your policy whilst your original premium is still within its initial allocation period, your policy will have no surrender value - in effect suffering a 100% surrender charge.

A policy or sub-policy surrendered after the initial allocation period, but during the premium term, will be subject to a surrender charge equal to a percentage of the initial unit value.

The charge depends on the period of time remaining between the date of surrender and the end of the premium term. For example, if you select a 15 year premium term and opt to surrender the policy after 10 years, you would have 5 years remaining and the initial units within your policy would be subject to a 34% charge.

| Years to end of premium term | Charge | Years to end of premium term | Charge |
|------------------------------|--------|------------------------------|--------|
| 1 | 8.00% | 16 | 73.50% |
| 2 | 15.50% | 17 | 75.50% |
| 3 | 22.00% | 18 | 77.50% |
| 4 | 28.50% | 19 | 79.50% |
| 5 | 34.00% | 20 | 81.00% |
| 6 | 39.50% | 21 | 82.50% |
| 7 | 44.00% | 22 | 84.00% |
| 8 | 48.50% | 23 | 85.50% |
| 9 | 52.50% | 24 | 86.50% |
| 10 | 56.50% | 25 | 87.50% |
| 11 | 60.00% | 26 | 88.50% |
| 12 | 63.00% | 27 | 89.50% |
| 13 | 66.00% | 28 | 90.50% |
| 14 | 69.00% | 29 | 91.00% |
| 15 | 71.50% | 30 | 91.50% |

Single premiums are not subject to surrender charges.

Initial units allocated to a policy as a premium incentive will acquire no value if the policy is surrendered within 5 years of the date when the units were applied.

Sub-policy surrenders

In addition to withdrawals, you may also surrender whole sub-policies once the original premiums' initial allocation period is complete. The value of the initial units held within each sub-policy surrendered will be subject to the percentage surrender charge as shown in the table above.

In addition, any initial units allocated to a sub-policy as part of the premium incentive will have no value if surrendered within 5 years of the date they were applied.

You should speak to your financial adviser before surrendering sub-policies to ensure that you understand how this might affect your policy. You may also wish to speak to a tax adviser to determine if there are any tax implications.

Q What happens if I die?

A For life assurance policies

When the last life assured dies, the policy will end. We will require written notification of death along with satisfactory documentation (legal entitlement – "probate"), to be sent to our head office address, before we can pay out. The amount paid out will be 101% of the fund value.

If you are the policyholder but not a life assured then your policy will continue. Ownership of the policy can be passed to the personal representatives of your estate. Please note that if the policy is surrendered before the end of the premium term, the amount paid will be the fund value less any early surrender charges as detailed in the "Can I cash in my policy at any time?" section on page 5.

If the policy has been issued on a joint ownership basis then ownership will be passed to the surviving policyholder.

For capital redemption policies

Capital redemption policies will not automatically come to an end on the death of the policyholder. Ownership can be determined by the personal representatives of your estate. Please note that if the policy is surrendered before the end of the premium term, the amount paid will be 100% of the fund value less any early surrender charges as detailed in the "Can I cash in my policy at any time?" section on page 5.

Q How is the loyalty bonus calculated?

A If your premium term is 10 years or more, a loyalty bonus will be added to your policy at the end of the term. The bonus will be equal to 0.25% of the fund value of your regular premiums only, multiplied by the number of complete years you have paid premiums into your policy. The bonus is subject to a maximum premium term of 30 years.

Any periods where the policy is placed on a premium holiday or made paid up will not count towards the loyalty bonus.

No loyalty bonus is payable on the fund value which is attributable to additional single premiums.

Q What and when do initial allocation periods apply?

A At the start of your policy an initial allocation period applies. During this period your regular premiums will purchase initial units. The length of the initial allocation period depends on your selected premium term as shown in the table below:

| Premium term (years) | Initial allocation period (months) |
|----------------------|------------------------------------|
| 5 - 18 | 18 |
| 19 | 19 |
| 20 | 20 |
| 21 | 21 |
| 22 | 22 |
| 23 | 23 |
| 24+ | 24 |

At the end of the initial allocation period, your regular premiums then purchase accumulation units.

If you increase your regular premiums, whether by request or automatic indexation, the increased amount will be subject to its own initial allocation period and its length will depend on the premium term remaining.

At the end of the premium term all remaining initial units will be converted into accumulation units on a one for one basis.

Q What are the charges on my policy?

A Our charges cover the setup and ongoing administration of your policy, any commission paid to your adviser and our profit.

The policy charges are set out in the *Terms and Conditions*, the current terms of which are as follows:

Initial unit charge

A charge of 0.50% per month will be deducted from the value of the initial units held within your policy. This charge will be deducted in arrears throughout the premium term.

Contract charge

There is an ongoing contract charge of 0.125% of the current fund value, deducted each month in arrears. The charge is applied proportionately across both initial and accumulation units.

Policy fee

A monthly policy fee will be deducted in arrears from your policy's accumulation units. During the initial allocation period, the deduction of the policy fee will create negative accumulation units.

The monthly fee is:

| Currency | Monthly policy fee | Monthly fee during a premium holiday or when paid up |
|----------|--------------------|--|
| GBP | 5.00 | 15.00 |
| EUR | 6.00 | 18.00 |
| CHF | 7.50 | 22.50 |
| USD | 8.00 | 24.00 |
| AUD | 9.00 | 27.00 |
| HKD | 62.50 | 187.50 |
| JPY | 850 | 2,550 |

The policy fee will increase every year in line with the Isle of Man Retail Price Index. Further information on the Isle of Man Retail Price Index can be found at www.gov.im/treasury.

Investment adviser fee

If you choose to appoint an investment adviser there may be an investment adviser fee deducted from your policy. The amount of the fee should be agreed between yourself and your investment adviser. The amount deducted, if any, will be classed as a withdrawal from your policy and will be paid directly to your investment adviser.

Additional charges

The funds that are held within your policy will be subject to an annual management charge. The charge will vary per fund chosen and further details can be obtained from your financial adviser or the *Investment Guide*. The annual management charge set by the fund manager is reflected in the fund price, and is in addition to the Quantum product charges.

There may be charges associated with the payment of premiums or withdrawals by telegraphic transfer and other means.

If you require more than the standard annual valuation statement, a charge may be deducted per each additional valuation. Alternatively, you and your financial adviser can download these free of charge from our Online Service Centre. Further details on the charges are given in the *Terms and Conditions*.

We reserve the right to vary charges in the future. We will advise you of any variation when and where appropriate.

Q What is the tax position of my policy?

A RL360° is subject to Isle of Man tax laws. The Isle of Man does not tax any growth or income earned in your policy. However, withholding tax may be deducted at source on income arising from investments held in some countries, which cannot be reclaimed by us. You may have a personal liability to tax depending on the tax regime in your country of residence and your own personal circumstances. Tax implications should be discussed with your tax adviser.

Q What do I do next?

A Once you have read the *Quantum Brochure, Investment Guide, Terms and Conditions* and these *Key Features* and have taken advice from your financial adviser, all you need to do is complete the *Application Form* and send it, together with any payment instructions, to your financial adviser who will pass it to our Isle of Man New Business team. The *Application Form* should be accompanied by your Personal Illustration.

Depending on your payment frequency, you may invest by credit card, direct debit, standing order, telegraphic transfer or cheque.

Cheques should be made payable to "RL360 Insurance Company Limited" and building society cheques should be referenced with the account holder's name and building society account number on the front of the cheque.

If you wish to make payment by telegraphic transfer or standing order, please contact the New Business team on +44 (0) 1624 681 578. Any charges associated with payment by telegraphic transfer will be deducted from the value of each premium.

Important information

How to contact us

If you wish to pay an additional premium, make a one-off withdrawal, change funds or surrender your policy, please speak to your financial adviser first. If you require further information then please contact us.

Head office address

RL360 Insurance Company Limited
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Douglas
Isle of Man
IM2 2SP
British Isles

Telephone: +44 (0)1624 681681
(we may monitor calls to improve our service)

Email: csc@rl360.com

Website: www.rl360.com

Complaints

If you wish to complain about any aspect of your policy please speak to your financial adviser first and 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, British Isles. Telephone +44 (0) 1624 686500.

Law and language

Quantum is governed by the law of the Isle of Man. We will always write and speak to you in English.

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 reserve the right to adjust the returns to cater for any levy or charge made on it under the regulations or similar legislation.

Important notes

Quantum is available exclusively in association with financial advisers. Your financial adviser can provide a final recommendation as to whether or not Quantum is suitable for you.

Quantum is available as either a life assurance or capital redemption policy. Once your policy has been issued, you cannot change its basis from a life assurance policy to a capital redemption policy or vice versa.

The information contained in these *Key Features* is based on our understanding of Isle of Man legislation as at September 2015.

Whilst every care has been taken in producing this document, we cannot accept responsibility for our interpretation or any subsequent changes to legislation. These *Key Features* are not intended as a substitute for legal or tax advice.

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