

The Isle of Man is the right location because it gives our company, our products, and our clients some tough layers of protection that others can only envy.

A STRONG CASE FOR OUR LOCATION



Protection against regional risk

The Isle of Man enjoys exceptional political and economic stability. (In fact, it has the longest unbroken democratic parliament in the world.) Centrally placed in the middle of the British Isles, it also benefits from easy physical access and high quality digital communications.

Critically, the Isle of Man enacts its own legislation, direct taxation and fiscal policies independent of the UK. This means there is no tax liability on income and capital gains arising from the investments of exempt insurance companies on the island. So, apart from any withholding tax deducted at source on income from assets held in some countries, investments grow without any further deductions of tax.

With impressive sovereign ratings from Moody's and Standard & Poor's, the Isle of Man has also been recognised by the IMF and the OECD as a well-regulated offshore finance centre.

It's small wonder, then, that this small island now "leads the world as the number one choice for offshore life insurance in the world" (source: www.gov.im).

All of which explains why, after taking a 360° look around, we settled on the Isle of Man. Where we continue using our many natural advantages to protect your interests.

Isle of Man's country risk ratings

<i>Standard and Poor's</i> , November 2012	AA+
<i>Moody's ratings</i> , December 2013	Aa1

Protection for investors

Our policyholders are protected by the Isle of Man Compensation of Policyholders protection scheme, which covers 90% (subject to the provisions of the scheme) of our liability where RL360° is unable to meet its financial obligations. We will be pleased to give you full details of the scheme on request.

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

All information is based on our understanding of Isle of Man legislation and Her Majesty's Revenue and Customs law and practice as at November 2013. While every care has been taken, we cannot accept responsibility for its interpretation or any subsequent changes.