



# Thinking 360°

Royal London 360° represents a number of significant advantages: the international nature of our business, the way our employees think and take personal responsibility, and our adaptable approach to meeting your requirements. Royal London 360° is innovative, personal and harnesses a global vision. Yet it is based upon reassuringly firm foundations of financial security, trust and experience.

## The 360° advantage

### Heritage

Royal London 360° offers a broad range of offshore investment, protection, savings, trust and tax-planning products to investors based around the world. Established through the merger of Scottish Life International Insurance Company Limited and Scottish Provident International Life Assurance Limited, Royal London 360° has combined industry experience of over 30 years.

### Group strength

Royal London 360° is the international division of the Royal London Group. Royal London is the largest mutual life and pensions company in the UK.

### All round vision

360° perfectly describes our all-round approach to providing superior investment, protection and tax-planning solutions. Headquartered in the Isle of Man, one of the world's leading offshore financial jurisdictions, Royal London 360° benefits from a skilled workforce that is motivated to deliver the Company's ethos of providing premium administration services and support to advisers and investors alike.

## Customers worldwide

We are a genuinely global business operating in the Far East, Africa, the Middle East and the UK, and with offices in Hong Kong, Lebanon and Dubai.

We're 200 people strong. That's 200 dedicated specialists with experience in taking personal accountability for our customers' success and long-term financial security. We operate through advisers, catered for by our sales, marketing and service teams.

## Offshore advantages

And being an international business, based offshore on the Isle of Man brings with it important tax advantages. One of the perks of investing with us is a much greater scope for tax efficiency such as 'gross roll-up'. As the underlying funds do not suffer any income or capital gains tax, apart from some withholding tax deducted at source on certain income producing assets, funds grow virtually tax free.

**Source:** Royal London. All figures as at 31 December 2010.

## How our numbers add up

**Royal London Group funds under management (billions of £ Sterling)**

42.2

**Number of Royal London Group customers (millions)**

3.1

**Royal London 360° funds under management (billions of £ Sterling)**

2

You can count on us

ROYAL  
LONDON  
360°

### Important Notes

Royal London 360's products each carry their own risks and benefits, further details of which can be found in the relevant product literature. The products and services mentioned in this document are only available through Independent Financial Advisers.

The information contained in this document is based on our understanding of Isle of Man legislation and Her Majesty's Revenue and Customs' law and practice as at February 2011. Whilst every care has been taken, we cannot accept responsibility for its interpretation or any subsequent changes.

Holders of policies issued by us will not be protected by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 if we should be unable to meet our liabilities to them.

Owners of policies issued by Royal London 360 Insurance Company Limited receive the protection of the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 for up to 90% of our liability to them in the event that we are unable to meet our liabilities. We reserve the right to adjust the returns to cater for any levy or charge made on us under these regulations or similar legislation.

By choosing us you can be safe in the knowledge that your investment is in the hands of a company that is willing to go further to ensure you receive a superior customer experience.