

Boosting unit allocation at outset by up to 600%, Quantum's premium incentive isn't just another "time limited special offer"; it's an integral part of the Quantum proposition. So you can sit back and relax in the knowledge that every qualifying policy will benefit.

We don't just power up premiums at the start either. We'll reward each premium increase that qualifies with an additional unit boost to continue to charge up those fund values. This means that, not only could your clients benefit from extra unit allocation from the outset, they might also benefit each and every time they top up their policy.

The qualifying criteria

The annualised regular premium must exceed USD5,760 per year and the premium term must be at least 10 years to qualify. Any premium increase must also meet the qualifying criteria in its own right.

The premium incentive is a multiple of the monthly premium/monthly top up i.e. (annualised premium/12) x incentive, and is applied to the policy as additional initial units.

For more information about Quantum, please read the literature suite, available to download from:

www.rl360adviser.com/quantum

Important notes

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

The premium incentive will be subject to the appropriate allocation rate based on the total premiums paid.

The premium incentive does not apply to indexed or additional single premiums.

Premium incentives are subject to a 100% surrender charge if the policy is surrendered within 5 years of the incentive being applied to the policy.

Premium term (years)	Incentive (monthly premium multiplier)	Incentive %
5 to 9	0.0	0%
10 to 14	1.5	150%
15 to 19	3.0	300%
20 to 24	4.5	450%
25 to 30	6.0	600%

Example

Initial premium

- Premium term: 25 years
- Premium: \$1,000 per month (\$12,000 annualised)
- Incentive: 6 months initial premium (6 x \$1,000 = \$6,000)

1st top up

- Remaining premium term: 20 years
- Top up: \$600 per month (\$7,200 annualised)
- Incentive: 4.5 months initial premium (4.5 x \$600 = \$2,700)

2nd top up

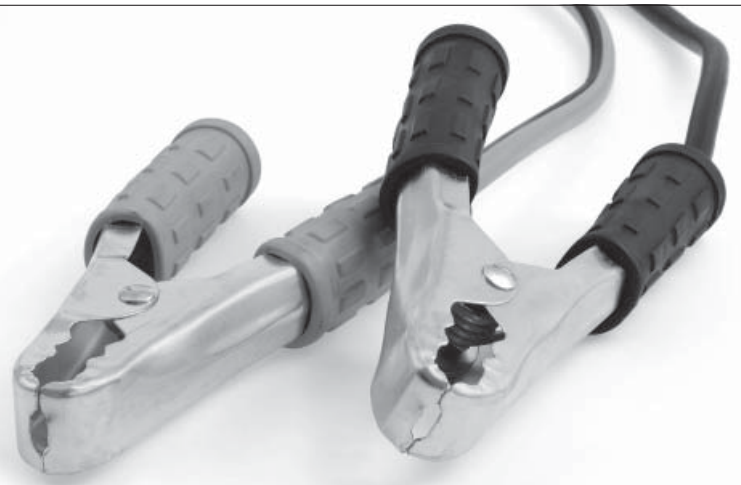
- Remaining premium term: 15 years
- Premium: \$500 per month (\$6,000 annualised)
- Incentive: 3 months initial premium (3 x \$500 = \$1,500)

Total extra allocation

\$10,200

Power up your client's savings with Quantum's premium incentive

THE UNIT BOOSTER



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