

Why the Isle of Man?

The Isle of Man has won many awards over the years, including 'Best International Financial Centre' at the International Investment Fund and Product Awards 2009. These awards recognise the Isle of Man as a centre of excellence in the financial services industry and reaffirm its position as a leading global offshore centre. The Island also has a AAA credit rating from Standard and Poor's, the global rating agency, the highest rating the agency awards.

Its location, political stability and favourable taxation policies attracted us to establish our headquarters on the Island.

Tax Freedom

The Island enacts its own legislation, direct taxation and fiscal policies, independent of the UK.

Under Isle of Man law, 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, your investment grows without any further deductions of tax.

This is based on our understanding of Isle of Man legislation and Her Majesty's Revenue and Customs law and practice as at August 2009. Whilst every care has been taken, we cannot accept responsibility for its interpretation or any subsequent changes.

Investor Protection

Additional peace of mind is provided to investors by the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 which provide a high level of protection for those holding policies issued by Isle of Man based life assurance companies. Brief details of the scheme are as follows:

- All Isle of Man authorised life assurance companies are covered. Membership is a prerequisite of authorisation in the Isle of Man.
- All policyholders owning policies issued by Isle of Man authorised life assurance companies are protected worldwide.

- The scheme would become operative should an Isle of Man life assurance company become unable to meet its liabilities to policyholders.
- Policyholders are covered up to 90% of the life company's liability.
- There is no upper limit to the amount of compensation available.
- In the event of the failure of a life company, compensation would be provided by a levy on the remaining companies.

This is meant only as a brief guide to the protection provided by the regulations. Full details are available on request.

Communications

High quality digital and satellite communication technology ensures easy contact not only with the UK but the rest of the world.

Stability

The Isle of Man enjoys exceptional political and economic stability, with a history of over 1,000 years of continuous parliamentary government. The Tynwald is the longest unbroken democratic parliament in the world.

The 360° Advantage

Royal London 360° was established in 2009 through the coming together of two highly successful offshore life companies – Scottish Life International Insurance Company Limited and Scottish Provident International Life Assurance Limited. With combined industry experience of 30 years, and funds under management in excess of US\$2.5 billion*, the Company offers a broad range of offshore investment, savings and tax planning products to investors based around the world.

* Source: Royal London. All figures as at 30 June 2009.