



**Award-winning solutions
for financial advisers
around the world**

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Promenade on Douglas,
capital of the Isle of Man

At a glance

International Financial Group Limited (IFGL) is a leading independent provider of investment, savings and protection solutions to expats and wealthy local national clients based around the world.

Over the past 45 years of business, we're proud to have established ourselves as the provider of choice for leading financial adviser firms and their clients.



I have been working with RL360 and recommending them to clients for over five years. During that time they have continued to grow and adapt to the changing market, while maintaining their excellent levels of customer service.

Financial Adviser, Asia

\$31bn

Assets under administration

400

Worldwide broker partners selling our products

212,000

Customers residing in 200 countries

6

Principal brands

4

4 major acquisitions in the past decade

AKG

B+ Financial Strength rating and 5 stars for Service

INTERNATIONAL INVESTMENT

Winner of the Best International Life Group at the International Investment Awards for 7 of the last 9 years

IFGL has expanded significantly in recent years, driven by both organic growth and successful mergers and acquisitions.

Our brands

Our group is made up of 6 principal brands:

RL360

The leading provider of offshore saving, investment and protection solutions in the Far East, Middle East, Africa, Emerging Europe, Latin America and the UK. RL360 combines a diverse and competitive product range with an outstanding reputation for customer service.

rl360.com

ARDAN
INTERNATIONAL

A rapidly growing, independent and multi-currency wealth platform designed exclusively for international advisers. Ardan's secure platform makes it simple to hold, review and manage a wide portfolio of investments from a single online touchpoint.

ardan-international.com

**Friends
Provident
International**

An established cross-border provider with over 45 years of experience in the international life assurance market. FPI offers flexible solutions, investment and protection solutions in the regulated markets of Dubai and Singapore.

fpinternational.com

IFGL | PENSIONS

A highly experienced Self-Invested Personal Pension (SIPP) and Small Self-Administered Schemes (SSAS) administrator and operator based in the UK for over 20 years. IFGL Pensions provides a full administration service for any SIPP or SSAS scheme.

ifglpensions.com

RL
360
SERVICES

A closed-book insurance provider, responsible for managing the personal portfolio bonds and international life policies of more than 13,000 global customers.

rl360services.com

**IFGL | GLOBAL
TRUSTS**

IFGL Global Trusts provides professional trust services for international investors from their headquarters in the Isle of Man.

ifgltrusts.com



Downtown Hong Kong

IFGL brands have been operating in the Isle of Man since 1978, but the true birth of our group took place in 2004 when Scottish Life International developed an ambitious new strategy for growth.

Our history

← Policyholder growth

12,000

33,000

39,000

61,000

73,000

216,000

212,000

2004

- Newly formed management team at Scottish Life International developed a new strategy for growth.

2005

2006

2007

- Scottish Provident International acquisition announced, to be merged with Scottish Life International.

- Opened offices in Hong Kong and Dubai.

2008

2009

- Royal London 360° brand launched.

- Launch of LifePlan, Oracle and Quantum.

2010

2011

- Launch of InvestPro, new investment management system.

2012

2013

- Management team leads buyout of RL360, supported by Vitruvian. Royal London 360° renamed RL360.

2014

- Expansion into Latin American market.

2015

2016

- Acquisition of CMI from Lloyds Banking Group.

- Build and launch of new bespoke online dealing and application process.

- Integration of CMI, rebranded RL360° Services.

- Opened offices in Malaysia.

2017

2018

- RL360 Group renamed International Financial Group Limited (IFGL).

- Acquisition of online wealth platform Ardan International.

2019

2020

- Acquisition of Friends Provident International.

2021

2022

2023

- Leading international private equity firm Cinven became the majority investor in IFGL, providing financial backing to support our ambitions for continued growth and refinement of our services.

- Acquisition of Sovereign Pension Services, rebranded as IFGL Pensions.

- Licence obtained to operate within the Dubai International Financial Centre (DIFC).

2024

- IFGL Global Trusts launches, providing corporate trustee services to RL360 and FPIL clients.

- Completed acquisition of the Isle of Man Assurance (IOMA) wealth book of business.

2025

IFGL is based in the Isle of Man, a well-established global financial centre with a reputation for strength and security.

Our headquarters

The island benefits from exceptional political and economic stability and enacts its own legislation, direct taxation and fiscal policies independent of the UK.

The Isle of Man is a leader in global governance and risk frameworks, such as the Common Reporting Standards, and enjoys an Aa3 sovereign rating from Moody's, OECD white list status, and is recognised by the IMF as "a well-regulated offshore finance centre of excellence".

It has won the coveted Best Finance Centre award at the International Investment Product and Service Awards in 2017, 2019, 2020, 2021, 2022, 2023, 2024 and 2025.



Isle of Man flag

The Isle of Man Financial Services Authority is a high watermark in financial services regulation and a notable source of confidence and reassurance for our clients. It focuses on the objectives of protecting consumers, reducing financial crime and maintaining confidence in the finance sector through effective regulation.



Tynwald, parliament of the Isle of Man



IFGL headquarters, Douglas



IFGL office in Castletown



View of Isle of Man's capital, Douglas

From our headquarters on the Isle of Man to our offices throughout the world, IFGL is proud to provide industry-leading financial solutions to expatriates and affluent local customers in a wide variety of countries.

Our global reach

IFGL worldwide locations



600

Staff employed worldwide

10

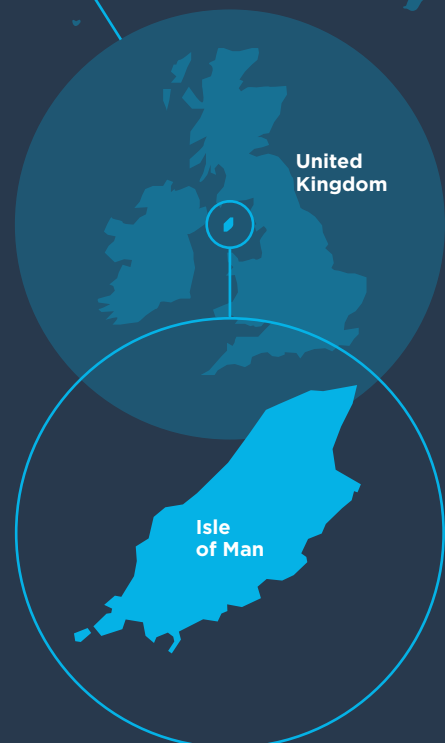
Offices across 4 continents

200

Countries where customers reside

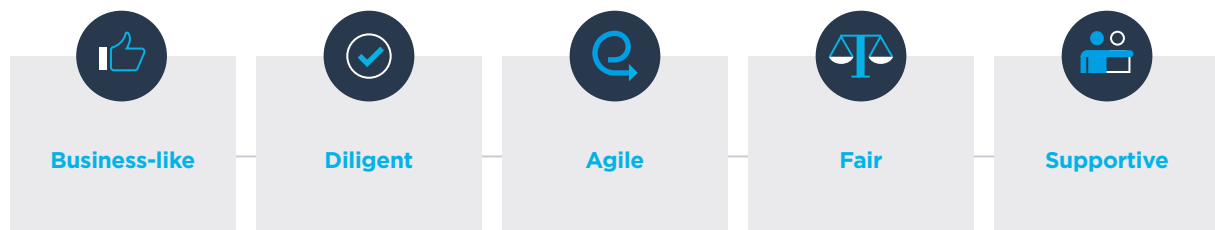
212,000

Global customers



Our values are at the heart of everything we do, helping us to deliver rewarding outcomes for all of our customers and stakeholders.

Our values



Business-like

We take an objective, ethical and long-term view when making decisions. Our goal is always to do the right thing, not the easy thing. We do not buy business or take shortcuts, instead opting to maintain healthy new business margins so that every piece of business is profitable.

Diligent

We are a market leader and we act like it, setting ambitious goals and working hard to achieve them to the highest possible standard. We embrace the effort and responsibility that comes from getting things “right”.

Agile

We approach tasks with flexibility and openness, able to innovate and adapt quickly. We can rapidly react to broader industry trends and lead the way ourselves, depending on the circumstance.

Fair

Our honesty, transparency and professionalism have helped us achieve a strong reputation for integrity amongst our stakeholders, regulators and industry peers.

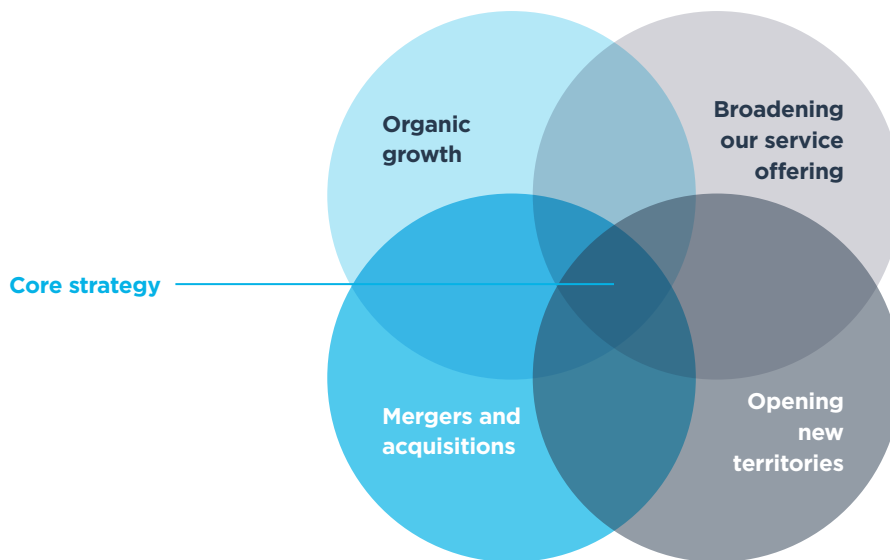
Supportive

We look after our colleagues and customers, fostering strong relationships based on trust and mutual respect. We always keep them front of mind when making decisions.



IFGL has deployed a consistent and successful strategy that provides us with a foundation for continued expansion. Our strategy is rooted in four key areas: organic growth; mergers and acquisitions; opening up new markets and broadening our services.

Our strategy



Organic growth

IFGL is always looking to continue developing the markets in which we already operate through superior service, the strength of our relationships with advisers and a high-quality range of products

Broadening our service offering

We're always looking to increase the scope and quality of our proposition, particularly in the area of trusts, employee benefits, pension advice and discretionary fund management.

Opening new territories

We are exploring opportunities to move into new territories and markets to increase our reach. In recent years we have opened new offices in Montevideo to support the Latin American market, a Labuan licensed branch office in Kuala Lumpur and in 2023 obtained a licence to operate within the Dubai International Financial Centre (DIFC).

Mergers and acquisitions

We are continuing to explore the opportunities for rapid growth made possible through successfully integrating mergers and acquisitions into the group. This will provide advisers with additional services and value, as well as increase the overall size and scale of IFGL's offering.

IFGL has established itself as the provider of choice for a diverse and high-quality array of advisers and intermediary distributors across the world.

What sets us apart?

01.

Strength and security



02.

Service-first approach



03.

Diverse products and brands



04.

Responsible and well-governed



In a rapidly changing world, we're proud to stand strong as a beacon of stability for our customers.

01. Strength and security



Douglas Head Lighthouse on the Isle of Man

Our priority is always to ensure that advisers are confident in recommending IFGL and that their clients feel completely secure investing their money with us.

True vision and purpose

Although IFGL comprises various brands and operates in multiple jurisdictions, every company within the group is aligned around a single objective – providing outstanding financial solutions to international clients through independent financial advisers.

Our singular purpose means that we are fully committed to the markets we operate in and the financial advisers who support us.

Effective centralisation

IFGL operates a centralised model, providing servicing, administration and support services from our base in the Isle of Man, with additional sales and customer support also located in each region.

This gives us strategic consistency, efficiency and flexibility. Our agile management team can respond quickly to market changes and opportunities, adapting our approach to the latest developments.

Versatile and experienced management

Our management team blends extensive experience and modern thinking to ensure the long-term success of IFGL. Over the last 15 years, they have successfully completed four large M&A transactions, as well as overseeing the management-led buyout of RL360 from Royal London in 2013.

But we also welcome new perspectives and are constantly seeking to improve with new blood, new skills and new perspectives. We've made several high-profile appointments to bring even greater resilience, experience and expertise to the senior management team.



IFGL places the client experience at the heart of everything we do.

02. Service-first approach



By combining the power of technology and person-to-person service, we've made it simpler than ever for clients and advisers to manage their investments.

Our integration of secure, effective and proven technologies into our services is fundamentally driven by a desire to make things as easy and frictionless as possible for our clients.

Across our systems, we have implemented features that make it easier for advisers and securely:



Access key information



Make changes to policies



Onboard new business

This investment in technology is perfectly complimented by our continued belief in the importance of people.

While tech drives efficiency and helps streamline repetitive tasks, it can't replace the value of being able to speak to a helpful human.

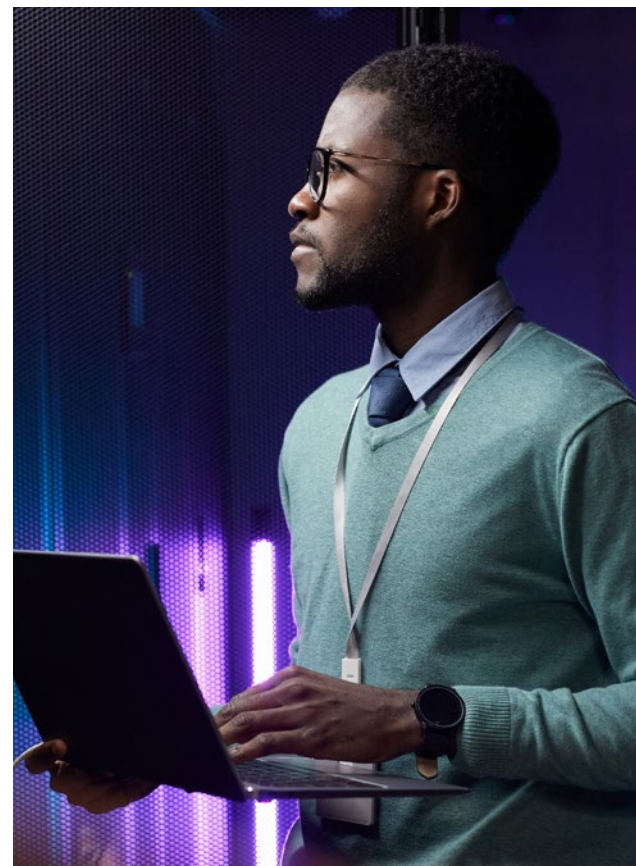
That's why we only use in-house support teams and never outsource to call centres. Our staff are well equipped to deal with any queries or issues customers might have, providing a superior level of service in all the regions and time zones where we do business.

Together, this combination of time-saving tech and helpful, well-trained humans provides an unparalleled level of service.



The best online system of all the financial institutions our brokerage works with. Constantly striving to improve their systems, it is a pleasure to work with RL360

[Financial Adviser, Latin America](#)



IFGL offers a diverse range of products, created specifically to meet the various needs of internationally mobile expats, affluent local nationals and the advisers that serve them.

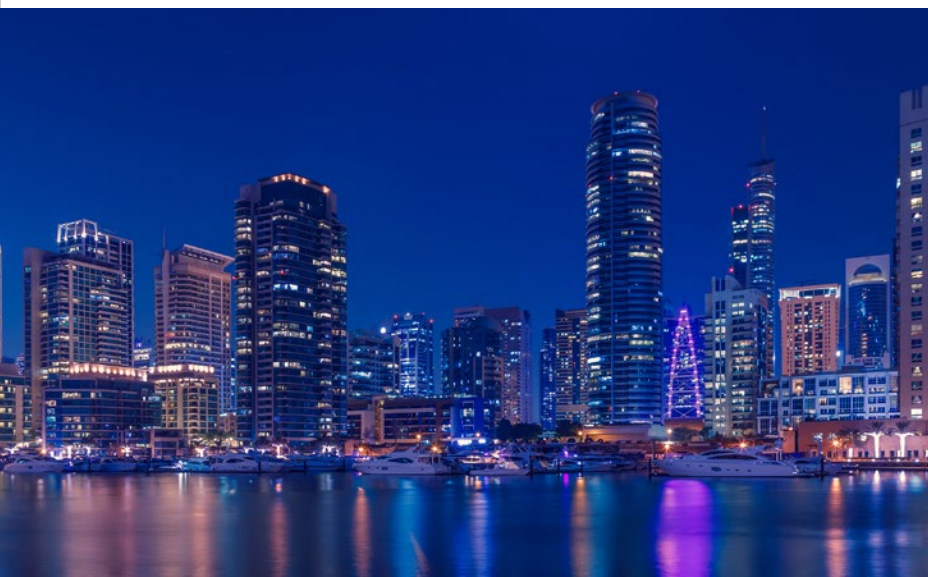
03. Diverse products and brands



Our portable saving and investment solutions are designed to travel across as many borders as our clients do and are denominated in strong, stable global currencies such as the Dollar, Pound Sterling and Euro.

IFGL's considerable product portfolio provides advisers with a comprehensive set of options that they can choose from to best meet their clients' needs. These include:

- ✓ Regular savings plans
- ✓ Bonds and portfolio bonds that offer access to an almost unlimited range of investment vehicles all held within a single wrapper
- ✓ Financial protection against critical illness
- ✓ An award-winning multi-currency investment platform
- ✓ SIPP and SSAS services for UK and international customers
- ✓ Professional trustee, fiduciary, administration and accountancy services



These services are provided through a diverse variety of brands with different specialities, levels of sophistication and price points. Our brands operate in different and overlapping markets, complying with local regulations.

Our products offer access to an expansive selection of investment choices from leading investment managers, often not available from domestic providers, and offered at institutional rates.

Dubai Marina

IFGL is a strong and resilient organisation, dedicated to protecting clients' investments.

04. Responsible and well-governed



We work proactively with regulators, enforce good governance and undertake regular reviews to ensure the highest levels of compliance.

Risk and opportunity

IFGL has extensive experience of managing risk while remaining alert to opportunity:

We operate a robust risk-management framework and comply with the highest standards of regulation.

We are highly active in our monitoring, managing and mitigation of operational risk.

We are risk-aware, but far from risk-averse. Our risk strategy supports, rather than hinders, our greater business goals.

Committed to good governance

IFGL operates to, and complies with, the highest standards of regulation in all the markets we operate in. Keeping our customers and our business safe is always our highest priority.

We only do business through advisers who are screened to ensure they meet their responsibilities and obligations to their customers. This leads to strong and long-lasting relationships with leading, high-quality adviser firms, built on a foundation of mutual trust.

Reviews and ratings

Independent actuaries AKG have recognised the resilience and strength of IFGL by awarding us a B+ Financial Strength rating. They have also given us the maximum rating possible for the quality of service and for image and strategy.

In addition, we regularly undertake jurisdictional reviews to ensure that the financial advisers we work with are meeting their responsibilities to customers.

Embracing regulatory change

IFGL welcomes the significant regulatory change that has occurred over the past decade and actively embraces the positive impact we believe it will have on the industry.

The majority of these new regulations have been based around broadly similar objectives: ensuring greater transparency on how financial advisers are remunerated and bringing about better customer outcomes.

We believe that these regulations will ultimately encourage a stronger and healthier industry, which benefits everyone.



AKG



Awarded B+
Financial Strength rating

★★★★★ Quality of service

★★★★★ Image and strategy

IFGL is committed to creating a lasting and positive impact for our staff, policyholders and the environment.

Our ESG commitment

Our Environmental, Social and Governance goals are an essential part of how we do business. Ensuring our actions are responsible and sustainable benefits everyone from our staff and policyholders to financial advisers, the communities we are based in and IFGL itself.



Environmental

We are actively measuring and reducing our impact on the environment, with the goal of becoming carbon-neutral and achieving net-zero emissions. As part of this commitment we've expanded our ESG fund range and also actively identify and support carbon offsetting projects among other initiatives.



Social

We are proud to promote diversity, fairness, and responsible business conduct in the communities where we operate. That's why we place emphasis on being a local living wage employer, encouraging suppliers to follow suit, and enhancing leadership diversity through extended succession plans.



Governance

We place great importance on ensuring we have appropriate governance and decision-making structures in place to mitigate risk and have a positive impact in the locations we operate in. This involves regular ESG reporting and risk assessments, a dedicated commitment to proactive regulatory engagement and systematic inclusion of ESG factors in our decision making.



Looking to the future

With an excellent reputation,
consistent strategy for further growth,
award-winning range of financial solutions
and proven ability to embrace change,
the future has never looked brighter for IFGL.





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Registered in the Isle of Man number 010299V.

IFGL022d 02/26