



Here to help you enjoy a brighter future

We're delighted you're thinking of saving with us. Before you take the next step, we understand that you might want to know a little bit more about who we are and what you can expect when you invest your pension savings with us.

Pension Portfolio at a glance



We make investing flexible

You can stop, start or change your contributions whenever you like.



We have lots of investment options

Our wide range of investment solutions can match different risk appetites.



It's easy to access your money

When the time comes, you'll find different ways you can access your savings.

A little bit about us

We opened our doors for business way back in 1861. We've now grown to become the largest mutual life, pensions and investment company in the UK.

With financial strength that's rated 'very strong'¹, you can be confident we'll be around for the long term.

Being a mutual means we're a little bit different to most of the other providers in the market. For a start, we don't answer to shareholders. Instead, we're customer-owned and run for the benefit of our customers. If you take out a pension product with us, you'll become a member too.

We share our profits

As a mutual, we believe it's our members and customers who should share in our success. So whenever we do well, we'll aim to boost your pension savings by giving you a share of our profits each year. We call this ProfitShare.

Please note that there's no guarantee that we'll be able to award ProfitShare every year.

We shared **£163m of our profits** with our members and eligible customers in April 2024.

¹ AKG Financial Analytics Ltd, September 2023.

What you can expect from us

We give our customers a solid foundation to build their future from. That means flexible products, carefully crafted investments and expert support whenever you need it.



We'll keep you up to date with how your pension savings are doing

You can access information about your plan whenever you like by using our mobile app or online service.

We'll also send you an engaging yearly update. This is designed to pull out all the key performance information about your plan, as well as giving you an idea of how your future is shaping up. You can use this to support your ongoing conversations with your financial adviser.



We're committed to delivering excellent service

We pride ourselves on the quality of service we deliver through our great people and smart technology.

So whenever you need to call on us, you can expect to deal with real people.



We're run for the benefit of our members and customers

As a mutual, we focus on the things that will make a difference to our members and customers, like aiming to share some of our profits through ProfitShare and reinvesting our profits to provide better products and services.

We design products and services that put your needs first, while helping to build financial resilience for you and the wider society.



Investing responsibly

We're committed to acting and investing responsibly. Aligned with our Purpose to protect today and invest in tomorrow, we're clear on the positive outcomes we want to create through the investments we manage on your behalf.

We believe we can make a significant difference on our customers' behalf by engaging with particular businesses we invest in to support them to improve their corporate behaviour and encourage positive change. Additionally, we use our voting rights on a range of issues, including company governance, their impact on climate change, and pay and compensation. We also expect all the asset managers who manage your investments to consider environmental, social and governance factors - both risks and opportunities - in their investment decision-making process. Lastly, we collaborate with policymakers, the companies we invest in, industry groups and other stakeholders on key issues such as climate change to support meaningful regulatory and industry change.

Want to know more?

If you'd like to find out more about us or our Pension Portfolio solution, please talk to your financial adviser or visit us at royallondon.com/pensions

We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

This product is made of material from well-managed FSC®-certified forests, recycled materials, and other controlled sources.

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