A guide to our **online service**

Pensions | Online service

ROYAL LONDON

Introduction

We've designed our online service to give you easy and secure access to your pension plan with Royal London.

You can keep an eye on how hard your savings are working for you, make changes to your plan and access clever tools to help with your retirement planning.

This guide tells you everything you need to know about how to get started and the different features available.

Contents

Getting started

To access our online service you'll firstly need to register. It won't take very long, and how you do it depends on the type of plan you have with us.

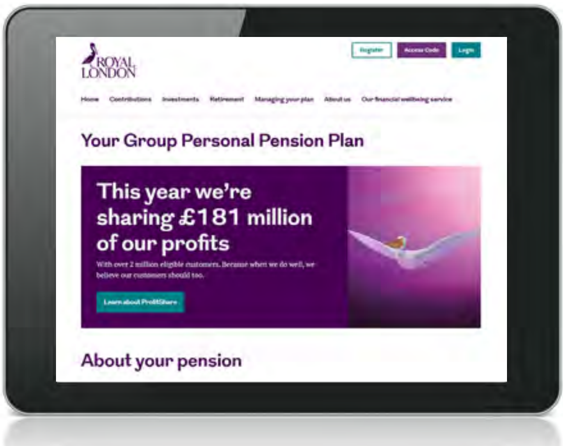
The type of plan you have will determine the access levels you have. Some of the functionality in this document may not be available to you. To make updates you can contact us on 0345 60 50 401.

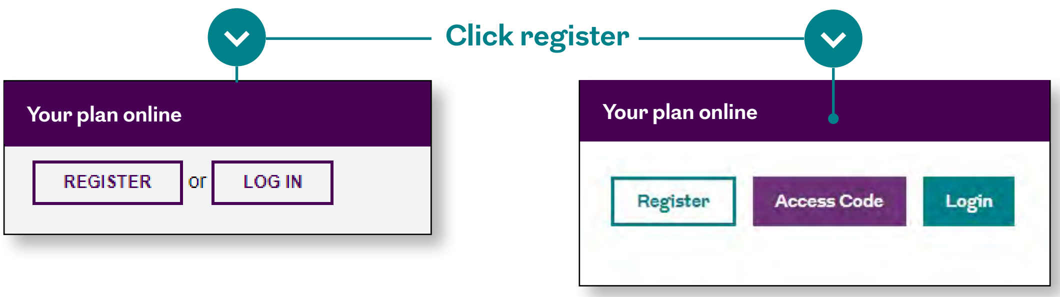
I have a personal pension

To register, visit
royallondon.com/register

I'm a member of a workplace pension

To register, visit your employee hub.
The link will appear on all the communications you get from us and your employer.





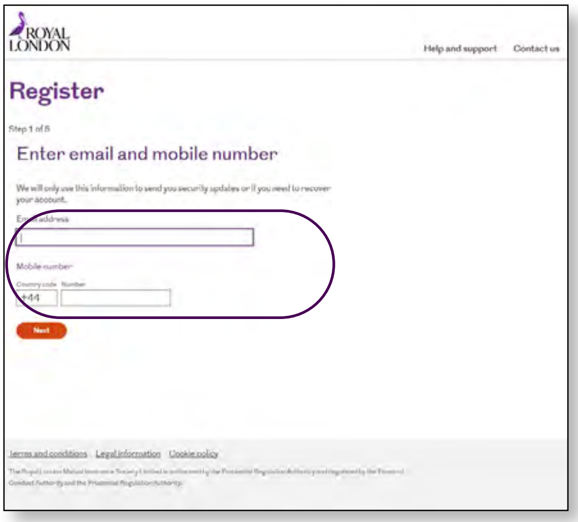
You'll need to have your plan number to hand. You can find it in your **welcome pack** or in your most recent benefit statement.

You may have also received an access code from us. If you have, you can use this to get started, too.

1

Email and mobile number

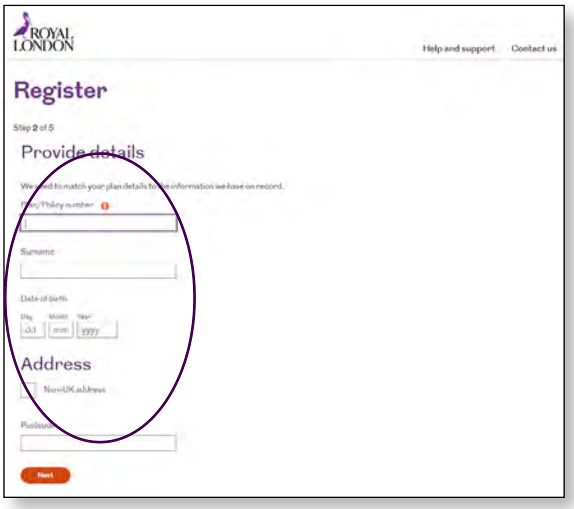
We'll only use this information to send you security updates or if you need to recover your account.



2

Provide your details

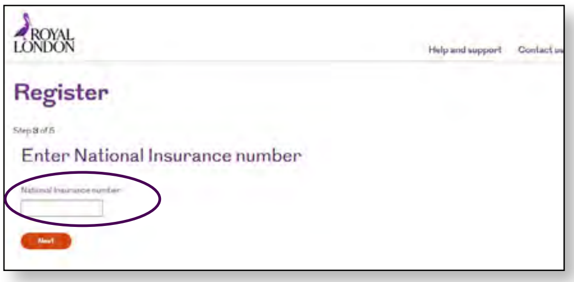
To help us find you, you'll need to give us a few personal details.



3

National insurance number

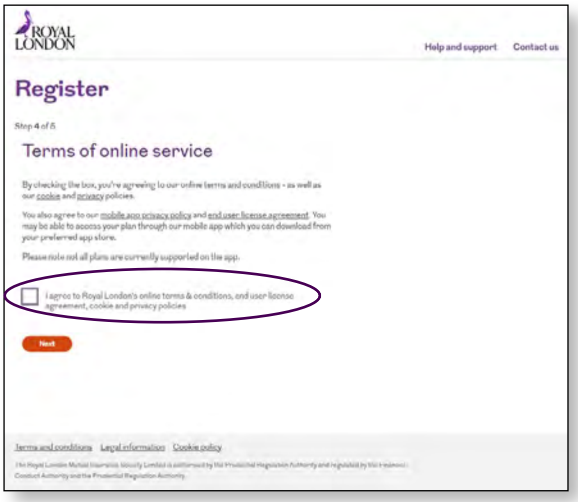
So we know we've got the right person.



4

Our terms of online service

Read through our online terms and conditions and tick the box if you agree tick the box.

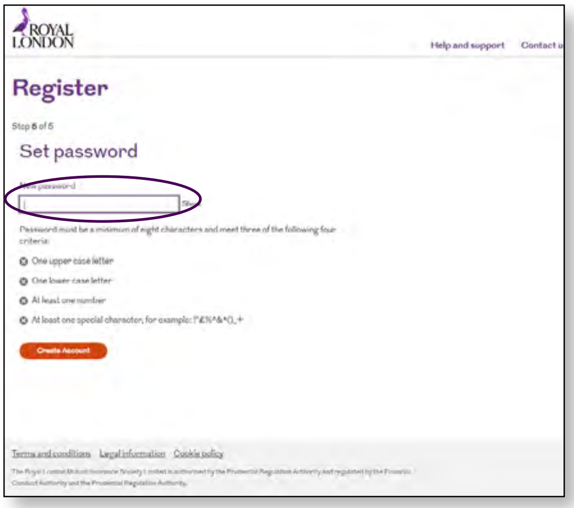


5

Set your password

Your password must be a minimum of eight characters and meet three of the following four criteria:

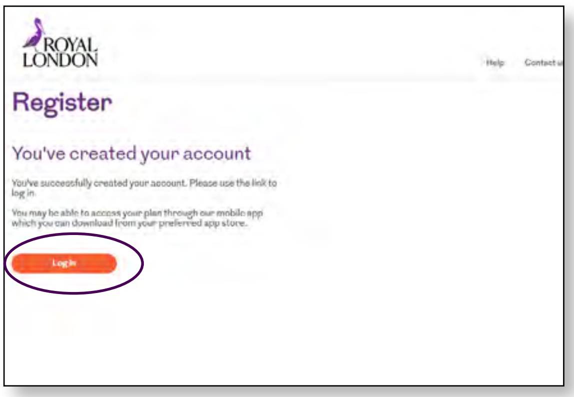
- One uppercase letter
- One lowercase letter
- At least one number
- At least one special character, for example !"£%^&*()_+



6

You've created your account.

Click on the login link and you can log in using the password you've set.

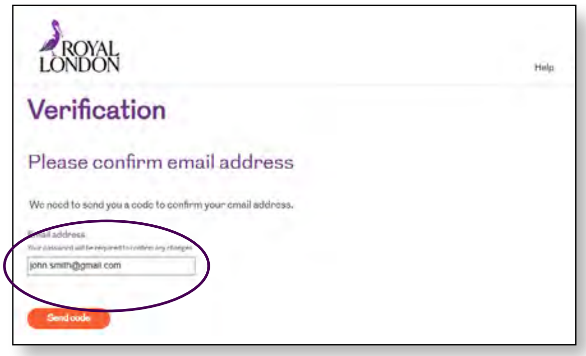


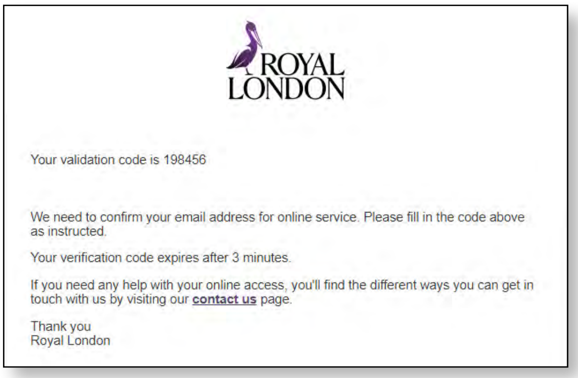
7

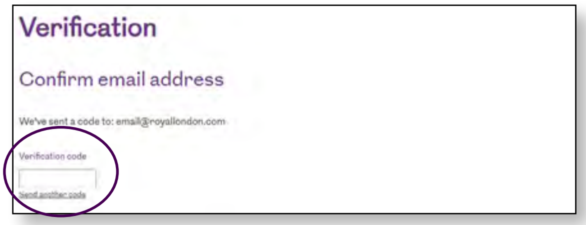
Verify your details

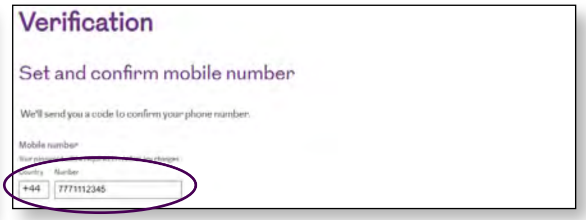
The first time you login we'll need you to confirm your email. We'll send a verification code to your email address, just enter the code you receive.

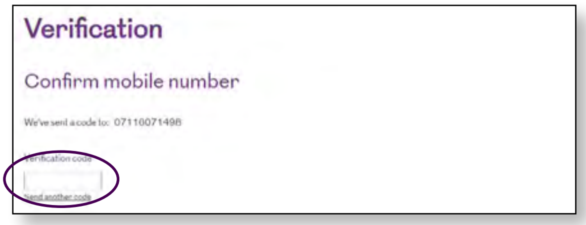
We'll then send a separate verification code to your mobile number by SMS, again just enter the code you receive.











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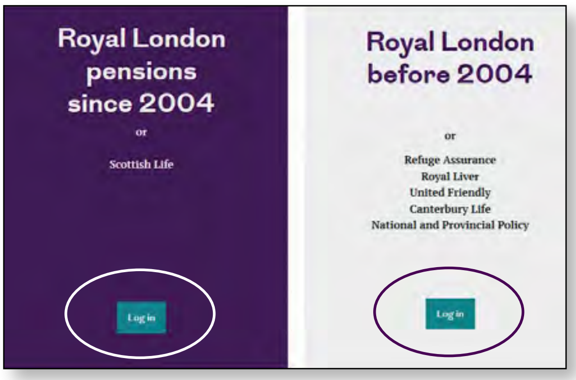
Personal pension log in

To log in, visit **royallondon.com/onlineservice**

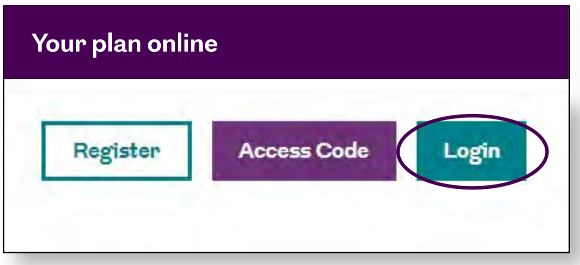


! Important

Your email address will be your username.

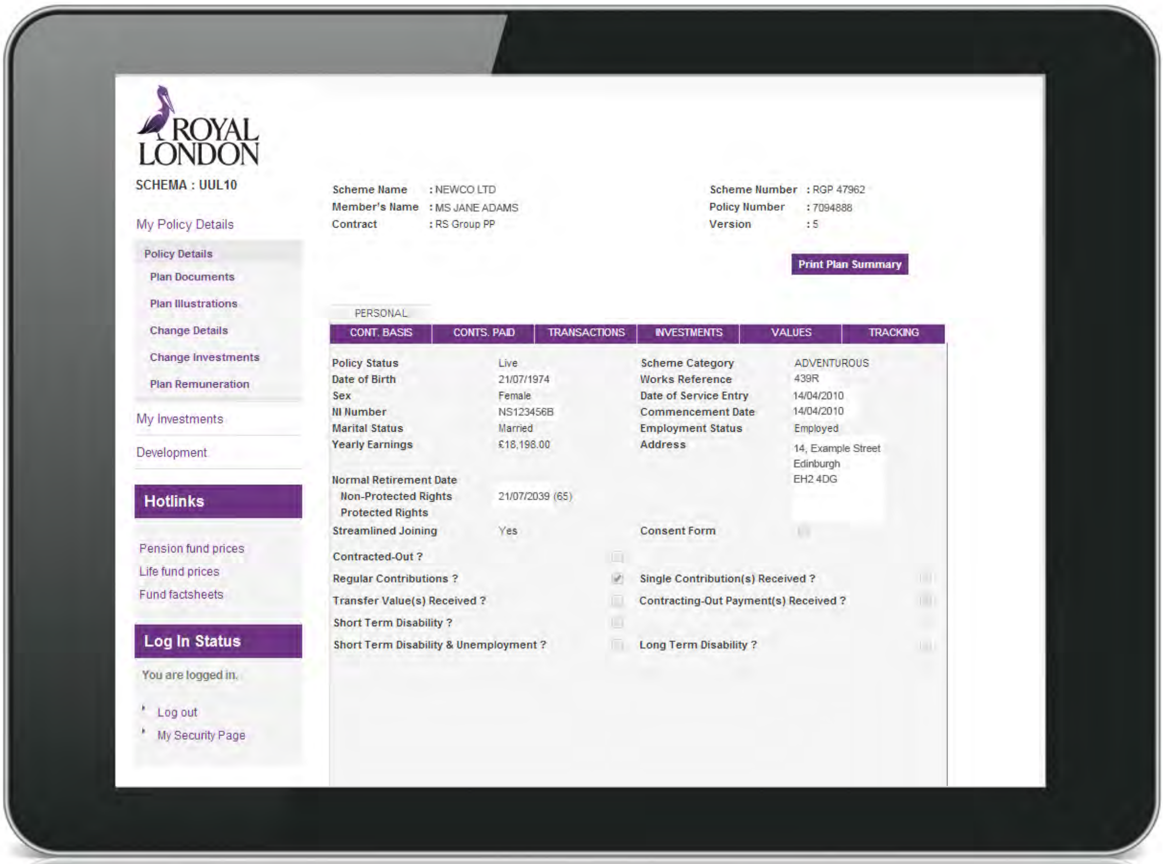
Workplace pension log in

To log in, visit the pension website for your plan.



Finding your way around

This is the main screen you'll use to navigate through online service. Once you've logged in, select 'My Policy Details', then click your name.



Important

Our online service refers to 'your policy'. This just means the same as 'your plan'.

Navigation

You can move around our online service using the links running down the left hand side of the screen. From here you can quickly explore:

- **Plan Documents**

  Get instant access to all your important paperwork, such as your Plan Details, Illustration and Key Features.

- **Plan Illustrations**

  See how much your retirement savings could be worth when you retire.

- **Change Details**

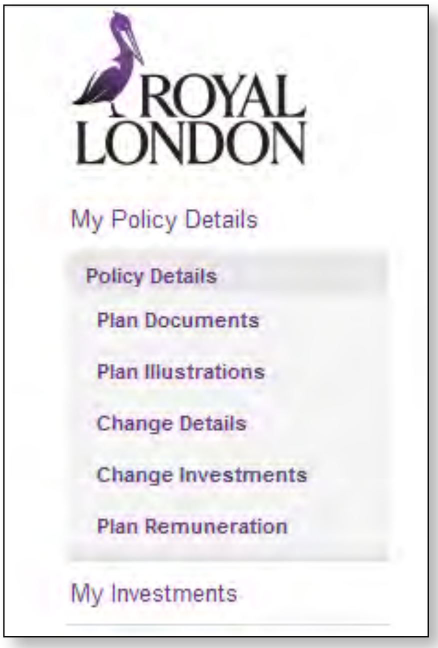
  Keep all your personal information up to date.

- **Change Investments**

  Make a switch to the default investment set for your plan, pick a different portfolio or create your own bespoke solution.

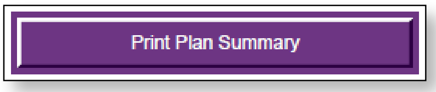
- **Plan Remuneration**

  Take a look at the charges being deducted from your plan, if any.



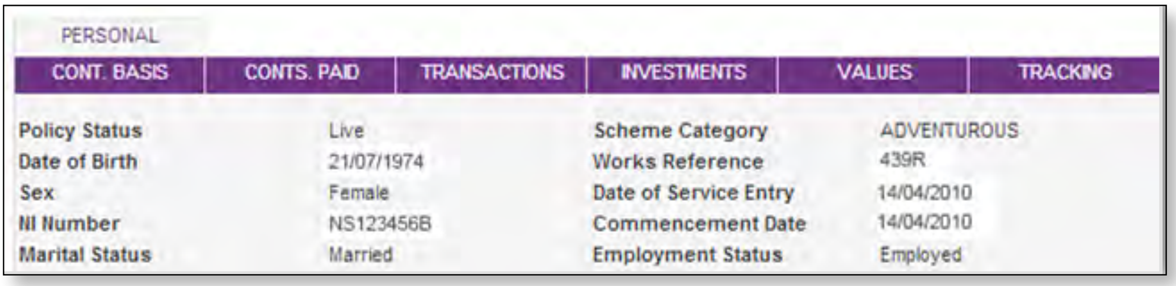
Print a Plan Summary

To put all your key plan information into one handy document, simply click **'Print Plan Summary'**.



Your plan information

From the main screen you can click on the purple tabs to get more information.



PERSONAL

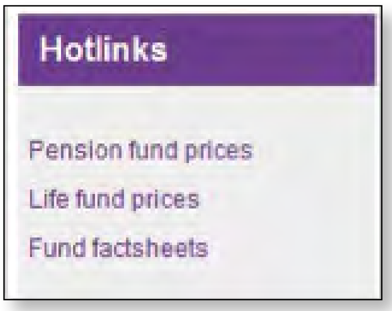
CONT. BASIS	CONTS. PAID	TRANSACTIONS	INVESTMENTS	VALUES	TRACKING

Policy Status	Live	Scheme Category	ADVENTUROUS
Date of Birth	21/07/1974	Works Reference	439R
Sex	Female	Date of Service Entry	14/04/2010
NI Number	NS123456B	Commencement Date	14/04/2010
Marital Status	Married	Employment Status	Employed

- **Personal**
  View personal information specific to your plan.
- **Contribution basis**
  Have a look at how contributions are paid into your plan by you and/or your employer.
- **Contributions paid**
  See the total contributions paid into your plan to date.
- **Transactions**
  Keep an eye on your investment fund transactions, including the amount and price per unit.
- **Investments**
  Check the investment strategy for your plan and your current total fund value. You can also see how your next contribution would be invested (if received on that day).
- **Values**
  Access your current fund value, transfer value and death claim value.
- **Tracking**
  Look through any changes or updates made to your plan.

Hotlinks

If you're thinking of changing your investments, you can access up-to-date fund and performance information on our website. Simply use our Hotlinks on the left hand side of the screen.



Change your retirement age

You can normally start taking your pension savings any time after age 55 – even if you're still working. This will increase to age 57 from 6 April 2028. Here you can find out how to change your retirement age.

1

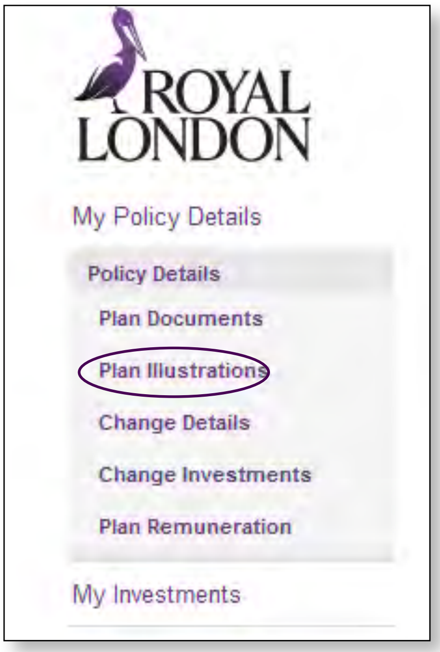
My Policy Details

To change your retirement age, select **'My Policy Details'** in the left hand navigation menu. Then click your name.

2

Change Details

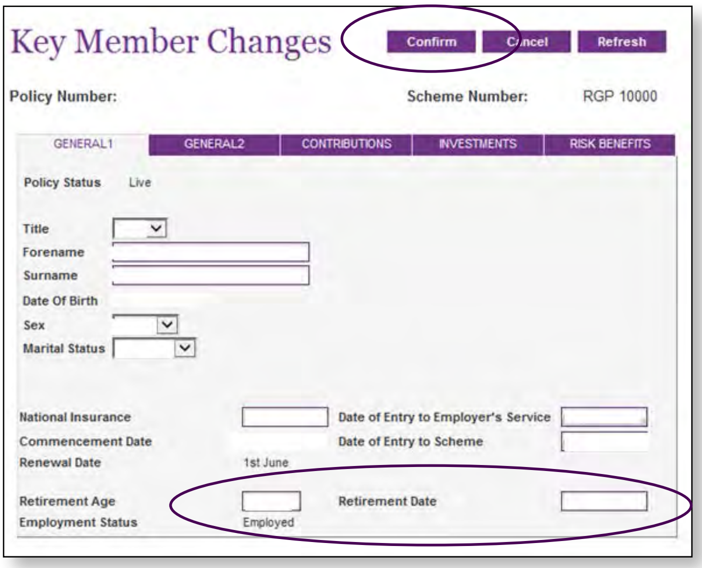
Select **'Change Details'** in the left hand navigation menu. Then select **'Key a New Change'**. Then click **'Continue'** and **'I accept'**.



3

Retirement age

Enter your chosen retirement age and click **'Confirm'**.



Other things to note

- When you change your retirement date, any investment information you get from us will refer to your new retirement age for rebalancing.
- Your personal illustrations and benefit statements will also reflect your new retirement age.

! What does Rebalancing mean?

When you hold a portfolio of assets, the asset mix will likely change because of the difference in performance of assets. Rebalancing is where the asset mix is brought back in line with the original mix, managing the level of risk chosen. If you're in a Governed Portfolio, we'll do this for you.

! Important

If you're within 12 months of retiring, you can't change your retirement age through online service.

How much could I get?

If you'd like an idea of what you could get at retirement, you can create an illustration.

1

Plan Illustrations Menu

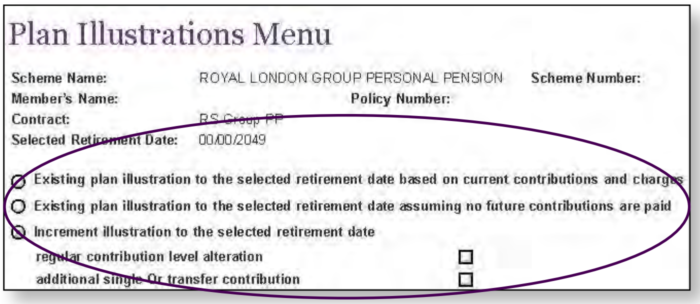
From the link on the left hand side of the navigation screen select **'Plan Illustrations'**. Choose to run your illustration to your selected retirement date or a revised retirement date.

You can also review existing and past illustrations from this page.

2

Choose how to run your illustration

Illustrations are based on you using your pension savings to buy a secure income, also called an annuity, although you can choose other options at retirement. You can pick the type of annuity you might want to buy. To get more information through **'help text'**, hover over each option and left click the question mark that appears.



3

Your plan illustration

Once your chosen illustration has been run, you can save or print it. It's also stored in the system.

Investing your pension savings

You need to make sure your investment choices continue to meet your needs. If you decide to make a change, simply follow these four easy steps.

1

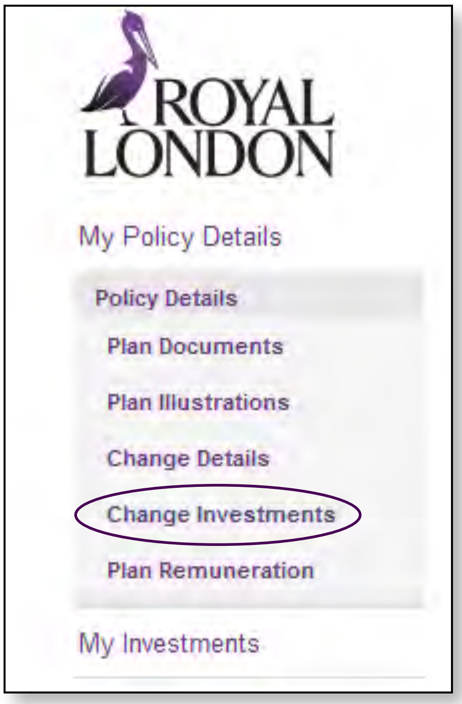
My Policy Details

Select ‘**My Policy Details**’ in the left hand navigation menu. Then select your name.

2

Change Details

Select ‘**Change Investments**’ in the left hand navigation menu. Then ‘**I accept**’. Then select ‘**Change Investment Choice**’ and click ‘**Continue**’.

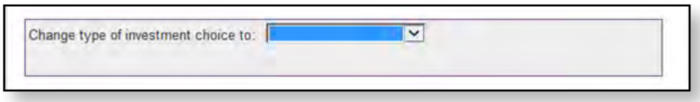


3

Change your investment choice

Underneath the summary of your current investments, you'll be asked to choose what you want to change your investment choice to. Open the drop down box and make your selection from the options available.

There are six options. Depending on the choice you make, you will be guided through the steps you have to follow. If you need any further help with this, or wish to review further investment options. You can find more information on our website.

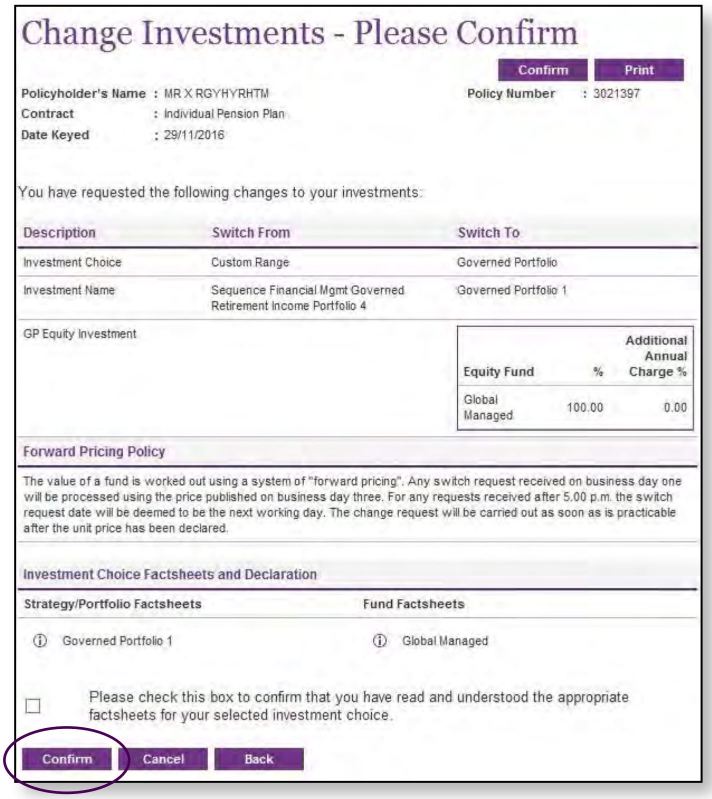


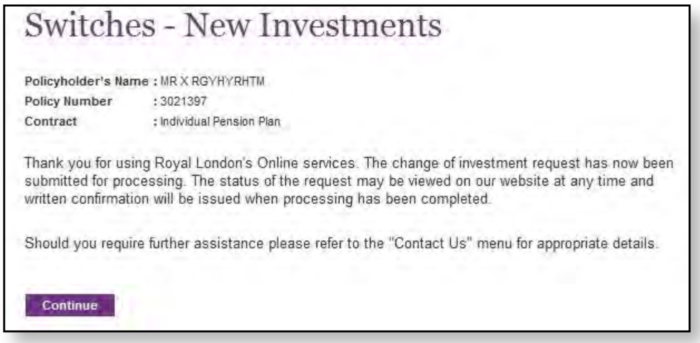
4

Confirmation

Carefully enter your new investment selection and continue until the confirmation page is displayed.

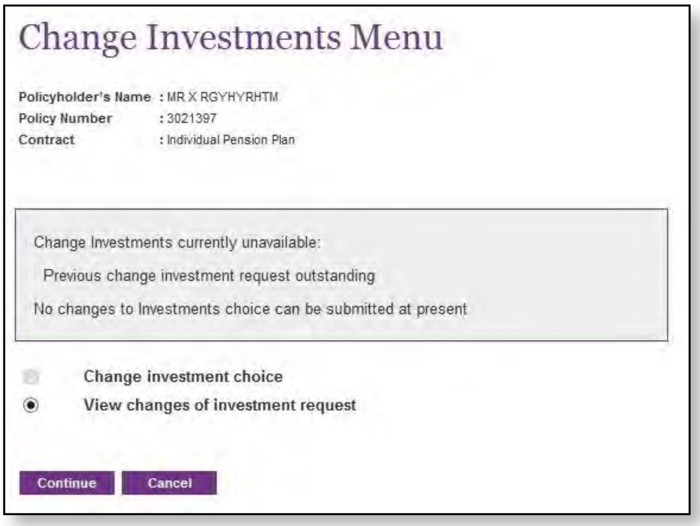
Check the box to confirm that you've read and understood the factsheets for your selected investment choice and click **'Confirm'**.





Can't change your investment choice?

If you see a message telling you that it's not been possible to change your investment choice, a regular rebalancing switch is taking place on your plan. This is nothing to worry about and is part of our normal process, but you'll need to wait up to two days until it completes before you can make your change.



What does Rebalancing mean?

When you hold a portfolio of assets, the asset mix will likely change because of the difference in performance of assets. Rebalancing is where the asset mix is brought back in line with the original mix, managing the level of risk chosen. If you're in a Governed Portfolio, we'll do this for you.

Change or reset your password

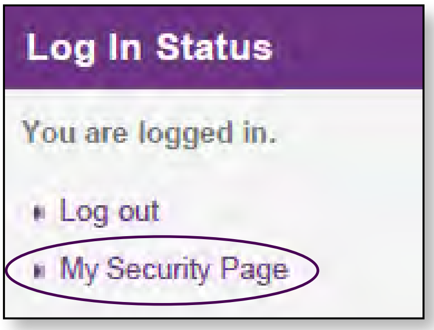
We've all got lots of passwords to remember – so if you forget yours, don't worry. You can change or reset it quickly and easily.

Changing your password

As with all secure online services, it's important that you don't disclose your username or password to anyone else. If you think someone knows your password you should change it immediately.

Select '**My Security Page**' from the left hand menu on the navigation page.

Then click on the '**Change**' link.



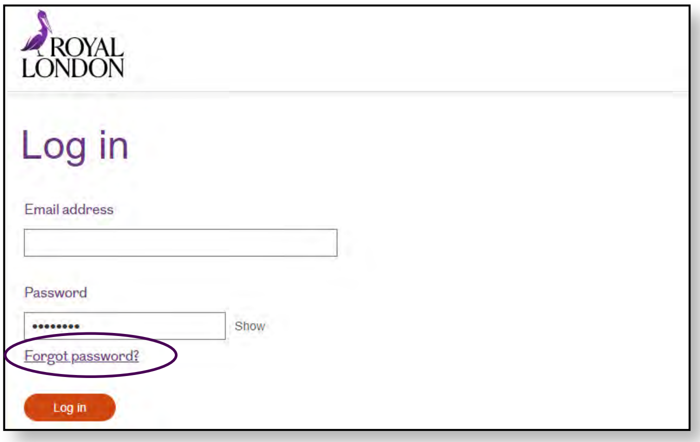
Important

Once you've changed or reset your password, it's important that the email address we hold for you is kept up-to-date.

1

Forgotten your password?

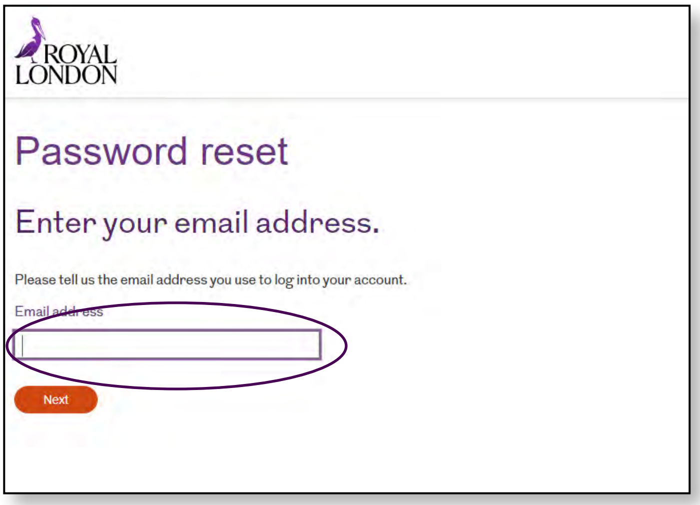
On the log in page select '**Forgotten password**'.

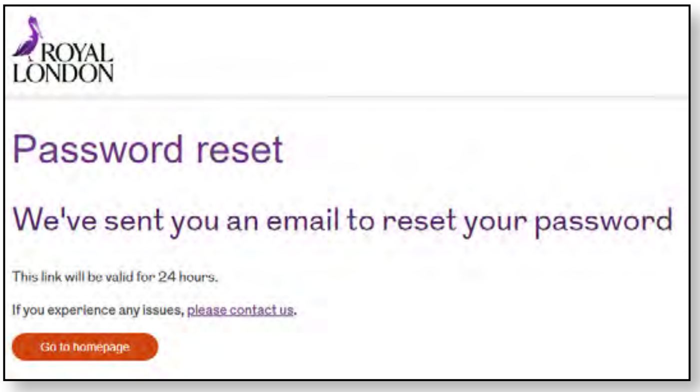


2

Password reset

Enter the email address you registered with and we'll send you an email to reset you password.

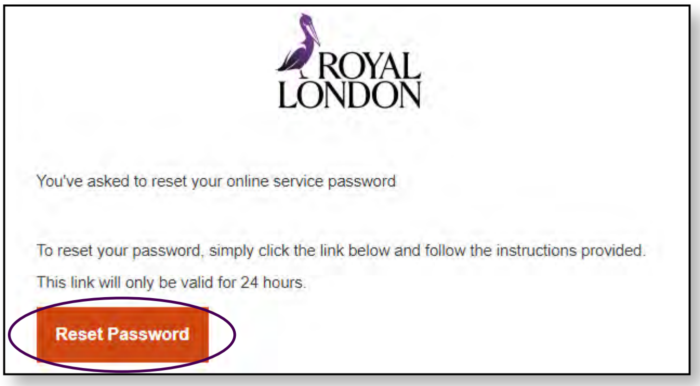




3

Reset password email

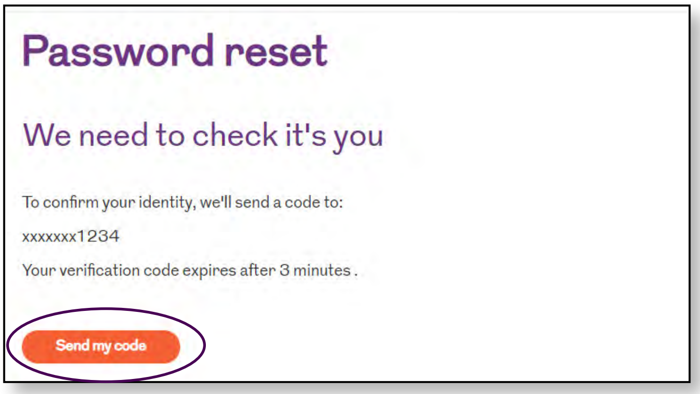
We'll send you an email to reset your password. Simply click the link **'Reset Password'**.



4

Verification code

We need to check it's you. Click **'Send my code'** and we'll send you a verification code.

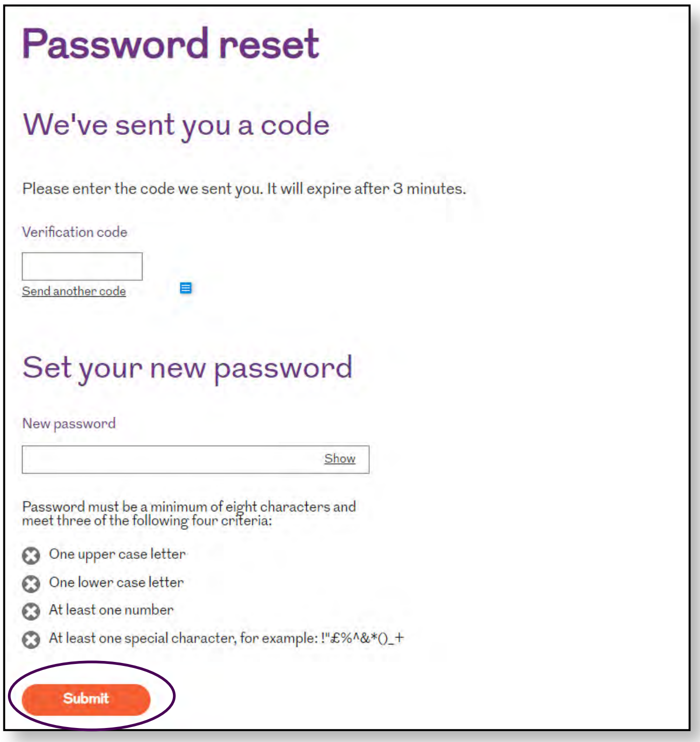


5

Enter the code and set a new password.

Your password must be a minimum of eight characters and meet three of the following four criteria:

- One uppercase letter
- One lowercase letter
- At least one number
- At least one special character, for example !"£%^&*()_+



Help is at hand

We hope that you find our online service simple and easy to use, but should you need it, further support is available.

Click on '**Help**' on the top right-hand side of our online service screen to find out more.

You'll also find more handy information through our 'help text'. If you hover over a field and see a question mark appear, just left click and we'll explain things in more detail.

If you prefer, you can contact our web support team:

Email:
customerqueries@royallondon.com

Phone:
0345 60 50 050
8am-6pm, Monday to Thursday
and 8am-5pm, Friday.

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Royal London
royallondon.com

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.