



GOVERNED RANGE MANAGED LIFESTYLE STRATEGY FACTSHEET

WHAT IS A LIFESTYLE STRATEGY?

As you approach retirement age, you'll probably want to reduce your investment risk. This Lifestyle Strategy is designed to help you do that. Your investments are gradually switched from higher to lower risk funds as you get closer to retirement. The Lifestyle Strategy is not compulsory. You can start or stop it at any time, but it must apply to all payments to your plan.

WHAT GOVERNANCE PROCESS IS IN PLACE?

Your Lifestyle Strategy comes with ongoing governance. This simply means that our investment experts check it regularly. It allows us to maintain the best mix of investments in line with the risk category – and to make sure it is performing in line with its overall objectives – aiming to give you the best returns. Investment returns may fluctuate and are not guaranteed so you could get back less than the amount invested.

If our experts decide that the mix of investments need adjusted, it happens automatically on your behalf, you don't need to do anything.

What's more, this service comes at no extra cost.

For full details of our governance process please visit our website at royallondon.com/pensioninvestments

WHO IS THE MANAGED LIFESTYLE STRATEGY DESIGNED FOR?

It is designed for investors with a balanced attitude to risk. To give you an idea of your attitude to risk you can complete our online Risk Attitude Profiling Questionnaire at royallondon.com/riskattitude

If you are in any doubt about the suitability of any particular type of investment, you should seek professional financial advice. Advisers may charge for providing such advice and should confirm any costs beforehand.

WHERE IS THE STRATEGY INVESTED?

The Managed Lifestyle Strategy automatically moves your money through the range of RLP Managed Funds. This means you can benefit from potentially higher returns during the early years, while reducing your investment risk as you get closer to retirement.

You will be automatically invested into the strategy at the point that matches your time to retirement.

For example, as you approach retirement your money is automatically switched to ensure a gradual move between the fund splits shown in the table. The switching occurs on a monthly basis on, or as close as possible to, the date on which your birthday falls.

Managed Lifestyle Strategy

Investment information 15 Years or more from retirement is as follows:

RLP Adventurous Managed	100%
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Investment information 10 Years from retirement is as follows:

RLP Managed	100%
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Investment information 5 Years from retirement is as follows:

RLP Defensive Managed	100%
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Investment information 4 Years from retirement is as follows:

RLP Defensive Managed	80%
RLP Short (5yr) Index Linked	16%
RLP Deposit	4%

Investment information 3 Years from retirement is as follows:

RLP Defensive Managed	60%
RLP Short (5yr) Index Linked	24%
RLP Deposit	16%

Investment information 2 Years from retirement is as follows:

RLP Defensive Managed	40%
RLP Short (5yr) Index Linked	24%
RLP Deposit	36%

Investment information 1 Year from retirement is as follows:

RLP Defensive Managed	20%
RLP Short (5yr) Index Linked	16%
RLP Deposit	64%

Investment information at retirement is as follows:

RLP Deposit	100%
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If you want to know more about any of the funds within this Lifestyle Strategy please visit royallondon.com/pensioninvestments and view the relevant fund factsheet.



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