

Performance statistics

Target lifestyle strategies (annuity)

The figures in this document have been calculated net of the Fund Management Charge.

The Governed Portfolios shown below are the building blocks of our Target Annuity Lifestyle Strategies. These strategies aim to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with the chosen category. As you progress through our Target Lifestyle Strategies you will be invested in the appropriate Governed Portfolios depending on your time to retirement.

Risk Category	Your Lifestyle Journey			
	At 15 years+	At 10 years	At 5 years	Retirement
Cautious	Governed Portfolio Growth	Governed Portfolio Moderate (Annuity)	Governed Portfolio Defensive (Annuity)	RLP Annuity
Moderately Cautious	Governed Portfolio Enhanced	Governed Portfolio Growth (Annuity)	Governed Portfolio Defensive (Annuity)	RLP Annuity
Balanced	Governed Portfolio Enhanced	Governed Portfolio Growth (Annuity)	Governed Portfolio Conservative (Annuity)	RLP Annuity
Moderately Adventurous	Governed Portfolio Dynamic	Governed Portfolio Growth (Annuity)	Governed Portfolio Conservative (Annuity)	RLP Annuity
Adventurous	Governed Portfolio Dynamic	Governed Portfolio Enhanced (Annuity)	Governed Portfolio Moderate (Annuity)	RLP Annuity

The mix of assets held within each portfolio is reviewed regularly by our Investment Advisory Committee (IAC) as part of our governance process. For details of the latest asset allocations and minutes of the committee meetings, please refer to our website at royallondon.com/pensions/investment-options/investment-governance/.

Overleaf, performance of each portfolio is shown against its benchmark: a gauge against which the performance of the fund can be measured. Where a fund invests in a number of different geographical areas or asset types, a composite benchmark may be used. This is when a mixture of indices have been used as a performance gauge. The mix between these indices will usually reflect the expected asset allocation of the portfolio.

Equity management options

The equity component invests in UK, Global and Emerging Market equities. The split is 20% UK Equities, 70% Global Equities and 10% Emerging Markets Equities.

Each strategy invests the equity portion in an actively managed global equity fund, the RLP Global Managed fund. However there are alternative tracker and active versions of the strategies if you prefer.

- **Tracker** – the alternative tracker version invests the equity portion of each portfolio in a global equity tracker fund, the RLP/BlackRock ACS Global Blend fund.
- **Active** – the alternative active version invests the equity portion of each portfolio in an actively managed global equity fund of funds, the RLP Global Blend Core Plus (RLP Global Growth) fund which has an additional charge.

Tracker funds, also known as passive funds, aim to perform in line with a market index such as the FTSE All Share index. They do this by investing in either all (full replication) or a representation (partial replication) of the index constituents. Tracker funds tend to be low cost as this replication is generally done automatically and does not require the same level of research as active management.

Actively managed funds aim to outperform the market index by employing fund managers and research teams to make tactical decisions on which stocks or sectors to invest in. They tend to have higher charges than tracker funds in line with the extra resource required to run these funds. It should be remembered that a higher charge does not guarantee better returns.

Cautious lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a cautious risk attitude.

Performance as at 31.03.25

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Growth	3.18	10.53	-6.94	11.09	19.39	2.00	7.07	4.81	6.06
Composite Benchmark	4.63	9.22	-4.65	9.62	17.97	2.90	7.10	4.82	5.90
Difference	-1.45	1.31	-2.29	1.47	1.42	-0.90	-0.03	-0.01	0.16
Governed Portfolio Moderate (Annuity)	3.22	8.46	-7.96	8.69	16.13	1.00	5.39	4.01	N/A
Composite Benchmark	4.27	7.12	-7.56	7.27	13.95	1.07	4.76	3.78	N/A
Difference	-1.05	1.34	-0.40	1.42	2.18	-0.07	0.63	0.23	N/A
Governed Portfolio Defensive (Annuity)	3.18	4.76	-9.87	3.89	9.39	-0.87	2.06	2.22	N/A
Composite Benchmark	3.31	3.54	-10.48	2.53	7.44	-1.44	1.07	1.64	N/A
Difference	-0.13	1.22	0.61	1.36	1.95	0.57	0.99	0.58	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A
Benchmark	-1.41	2.00	-10.56	-2.28	0.15	-3.47	-2.52	N/A	N/A
Difference	1.51	-0.33	3.03	0.50	2.50	1.47	1.47	N/A	N/A

Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Growth	3.70	9.68	-7.25	10.99	18.89	1.80	6.83	4.79	6.07
Governed Portfolio Moderate (Annuity)	3.62	7.83	-8.20	8.61	15.74	0.85	5.21	3.99	N/A
Governed Portfolio Defensive (Annuity)	3.37	4.51	-9.97	3.86	9.23	-0.92	1.98	2.21	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (RLP Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.74%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Growth	0.94	9.91	-9.81	2.99	24.36	0.02	5.08	3.79	5.31
Governed Portfolio Moderate (Annuity)	1.52	7.96	-10.26	2.37	20.03	-0.55	3.86	3.20	N/A
Governed Portfolio Defensive (Annuity)	2.61	4.50	-10.76	1.48	10.84	-1.45	1.48	1.91	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Moderately cautious lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a moderately cautious risk attitude.

Performance as at 31.03.25

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	3.46	12.33	-5.17	13.42	23.86	3.29	9.13	5.78	6.62
Composite Benchmark	5.29	10.72	-3.92	11.80	21.30	3.85	8.72	5.74	6.57
Difference	-1.83	1.61	-1.25	1.62	2.56	-0.56	0.41	0.04	0.05
Governed Portfolio Growth (Annuity)	3.18	10.62	-6.40	10.96	20.50	2.22	7.39	4.92	N/A
Composite Benchmark	4.63	9.10	-5.50	9.51	17.87	2.56	6.84	4.79	N/A
Difference	-1.45	1.52	-0.90	1.45	2.63	-0.34	0.55	0.13	N/A
Governed Portfolio Defensive (Annuity)	3.18	4.76	-9.87	3.89	9.39	-0.87	2.06	2.22	N/A
Composite Benchmark	3.31	3.54	-10.48	2.53	7.44	-1.44	1.07	1.64	N/A
Difference	-0.13	1.22	0.61	1.36	1.95	0.57	0.99	0.58	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A
Benchmark	-1.41	2.00	-10.56	-2.28	0.15	-3.47	-2.52	N/A	N/A
Difference	1.51	-0.33	3.03	0.50	2.50	1.47	1.47	N/A	N/A

Moderately Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	4.03	11.29	-5.57	13.29	23.20	3.01	8.81	5.74	6.63
Governed Portfolio Growth (Annuity)	3.69	9.76	-6.72	10.86	19.97	2.01	7.14	4.89	N/A
Governed Portfolio Defensive (Annuity)	3.37	4.51	-9.97	3.86	9.23	-0.92	1.98	2.21	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Moderately Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (RLP Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.74%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	0.68	11.54	-8.87	3.00	30.44	0.77	6.57	4.48	5.67
Governed Portfolio Growth (Annuity)	0.94	9.96	-9.41	2.52	25.75	0.18	5.32	3.86	N/A
Governed Portfolio Defensive (Annuity)	2.61	4.50	-10.76	1.48	10.84	-1.45	1.48	1.91	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Balanced lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a balanced risk attitude.

Performance as at 31.03.25

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	3.46	12.33	-5.17	13.42	23.86	3.29	9.13	5.78	6.62
Composite Benchmark	5.29	10.72	-3.92	11.80	21.30	3.85	8.72	5.74	6.57
Difference	-1.83	1.61	-1.25	1.62	2.56	-0.56	0.41	0.04	0.05
Governed Portfolio Growth (Annuity)	3.18	10.62	-6.40	10.96	20.50	2.22	7.39	4.92	N/A
Composite Benchmark	4.63	9.10	-5.50	9.51	17.87	2.56	6.84	4.79	N/A
Difference	-1.45	1.52	-0.90	1.45	2.63	-0.34	0.55	0.13	N/A
Governed Portfolio Conservative (Annuity)	3.20	7.30	-8.06	7.35	13.10	0.60	4.33	3.41	N/A
Composite Benchmark	3.95	5.96	-8.27	5.96	10.91	0.34	3.49	2.98	N/A
Difference	-0.75	1.34	0.21	1.39	2.19	0.26	0.84	0.43	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A
Benchmark	-1.41	2.00	-10.56	-2.28	0.15	-3.47	-2.52	N/A	N/A
Difference	1.51	-0.33	3.03	0.50	2.50	1.47	1.47	N/A	N/A

Balanced Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	4.03	11.29	-5.57	13.29	23.20	3.01	8.81	5.74	6.63
Governed Portfolio Growth (Annuity)	3.69	9.76	-6.72	10.86	19.97	2.01	7.14	4.89	N/A
Governed Portfolio Conservative (Annuity)	3.58	6.80	-8.25	7.17	12.80	0.50	4.18	3.39	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Balanced Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (RLP Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.74%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg	31.03.21 %Chg	Years	Years	Years	Years
Governed Portfolio Enhanced	0.68	11.54	-8.87	3.00	30.44	0.77	6.57	4.48	5.67
Governed Portfolio Growth (Annuity)	0.94	9.96	-9.41	2.52	25.75	0.18	5.32	3.86	N/A
Governed Portfolio Conservative (Annuity)	1.95	6.90	-9.84	2.38	16.04	-0.58	3.14	2.80	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Moderately adventurous lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a moderately adventurous risk attitude.

Performance as at 31.03.25

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	3.67	13.43	-4.23	13.99	27.65	4.03	10.38	6.34	6.91
Composite Benchmark	5.72	12.12	-2.70	13.03	25.60	4.87	10.36	6.51	7.04
Difference	-2.05	1.31	-1.53	0.96	2.05	-0.84	0.02	-0.17	-0.13
Governed Portfolio Growth (Annuity)	3.18	10.62	-6.40	10.96	20.50	2.22	7.39	4.92	N/A
Composite Benchmark	4.63	9.10	-5.50	9.51	17.87	2.56	6.84	4.79	N/A
Difference	-1.45	1.52	-0.90	1.45	2.63	-0.34	0.55	0.13	N/A
Governed Portfolio Conservative (Annuity)	3.20	7.30	-8.06	7.35	13.10	0.60	4.33	3.41	N/A
Composite Benchmark	3.95	5.96	-8.27	5.96	10.91	0.34	3.49	2.98	N/A
Difference	-0.75	1.34	0.21	1.39	2.19	0.26	0.84	0.43	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A
Benchmark	-1.41	2.00	-10.56	-2.28	0.15	-3.47	-2.52	N/A	N/A
Difference	1.51	-0.33	3.03	0.50	2.50	1.47	1.47	N/A	N/A

Moderately Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	4.30	12.34	-4.71	13.86	26.87	3.74	10.03	6.30	6.93
Governed Portfolio Growth (Annuity)	3.69	9.76	-6.72	10.86	19.97	2.01	7.14	4.89	N/A
Governed Portfolio Conservative (Annuity)	3.58	6.80	-8.25	7.17	12.80	0.50	4.18	3.39	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Moderately Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (RLP Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.74%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	0.71	12.61	-8.54	2.04	35.51	1.23	7.48	4.87	5.84
Governed Portfolio Growth (Annuity)	0.94	9.96	-9.41	2.52	25.75	0.18	5.32	3.86	N/A
Governed Portfolio Conservative (Annuity)	1.95	6.90	-9.84	2.38	16.04	-0.58	3.14	2.80	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Adventurous lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with an adventurous risk attitude.

Performance as at 31.03.25

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	3.67	13.43	-4.23	13.99	27.65	4.03	10.38	6.34	6.91
Composite Benchmark	5.72	12.12	-2.70	13.03	25.60	4.87	10.36	6.51	7.04
Difference	-2.05	1.31	-1.53	0.96	2.05	-0.84	0.02	-0.17	-0.13
Governed Portfolio Enhanced (Annuity)	3.46	12.38	-4.84	13.28	24.90	3.42	9.37	5.85	N/A
Composite Benchmark	5.29	10.76	-3.53	11.69	22.20	4.00	8.95	5.82	N/A
Difference	-1.83	1.62	-1.31	1.59	2.70	-0.58	0.42	0.03	N/A
Governed Portfolio Moderate (Annuity)	3.22	8.62	-6.98	9.11	17.12	1.41	5.91	4.19	N/A
Composite Benchmark	4.27	7.22	-6.93	7.74	14.87	1.33	5.19	3.88	N/A
Difference	-1.05	1.40	-0.05	1.37	2.25	0.08	0.72	0.31	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A
Benchmark	-1.41	2.00	-10.56	-2.28	0.15	-3.47	-2.52	N/A	N/A
Difference	1.51	-0.33	3.03	0.50	2.50	1.47	1.47	N/A	N/A

Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	4.30	12.34	-4.71	13.86	26.87	3.74	10.03	6.30	6.93
Governed Portfolio Enhanced (Annuity)	4.03	11.35	-5.26	13.14	24.21	3.14	9.05	5.80	N/A
Governed Portfolio Moderate (Annuity)	3.62	7.99	-7.24	9.03	16.70	1.25	5.72	4.17	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (RLP Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.74%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.24	31.03.23	31.03.22	31.03.21	31.03.20	3	5	10	15
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	Years	Years	Years	Years
	%Chg	%Chg	%Chg	%Chg	%Chg				
Governed Portfolio Dynamic	0.71	12.61	-8.54	2.04	35.51	1.23	7.48	4.87	5.84
Governed Portfolio Enhanced (Annuity)	0.71	11.56	-8.68	2.50	31.78	0.86	6.74	4.51	N/A
Governed Portfolio Moderate (Annuity)	1.52	8.08	-9.43	2.29	21.32	-0.21	4.28	3.35	N/A
RLP Annuity	0.10	1.67	-7.53	-1.78	2.65	-2.00	-1.05	N/A	N/A

Fund charges are reviewed regularly and may be subject to change.

Source: Lipper, bid to bid, as at 31.03.25, Royal London, as at 31.03.25. All performance figures, including the figures shown for the growth in the benchmarks, have been calculated net of the Fund Management Charge. Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis. This is the process of making sure the asset mix of the investments is maintained following movements due to fund price changes.

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