



INVESTMENT MIX AND INVESTMENT RETURNS FOR WITH PROFITS POLICIES

Scottish Life Fund

This leaflet shows the 2013-2017 investment mix and investment returns for with profits policies in the Scottish Life Fund.

There is a separate leaflet for Scottish Life with profits policies in the RL open fund within the Royal London Long term Fund.

Investment mix

Unitised With Profits Policies

	Company shares %	Property %	Government and other bonds %	Cash and other investments %
31.12.2017	36	0	43	21
31.12.2016	22	3	71	4
31.12.2015	21	3	73	3
31.12.2014	25	2	70	3
31.12.2013	30	2	65	3

This table shows the approximate mix of the investments backing the asset shares of unitised with profits policies in the Scottish Life Fund.

Conventional With Profits Policies

	Company shares %	Property %	Government and other bonds %	Cash and other investments %
31.12.2017	21	0	53	26
31.12.2016	13	2	80	5
31.12.2015	21	3	73	3
31.12.2014	25	2	70	3
31.12.2013	30	2	65	3

This table shows the approximate mix of the investments backing the asset shares of conventional with profits policies in the Scottish Life Fund.

Investment returns

	Unitised With Profits %	Conventional With Profits %
Up to 30/06/2018	+1.0	+0.7
2017	+6.9	+4.7
2016	+7.6	+6.2
2015	+1.8	+1.8
2014	+6.3	+6.3
2013	+4.2	+4.2

This table shows the investment return (before tax and charges) on investments backing the asset shares of with profits policies in the Scottish Life Fund.

If you would like a copy of this document in large print, please call us on 0345 050 2020

Royal London
St Andrew House, 1 Thistle Street, Edinburgh, EH2 1DG
royallondon.com

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It provides life assurance and pensions and is a member of the Association of British Insurers and the Association of Financial Mutuals.