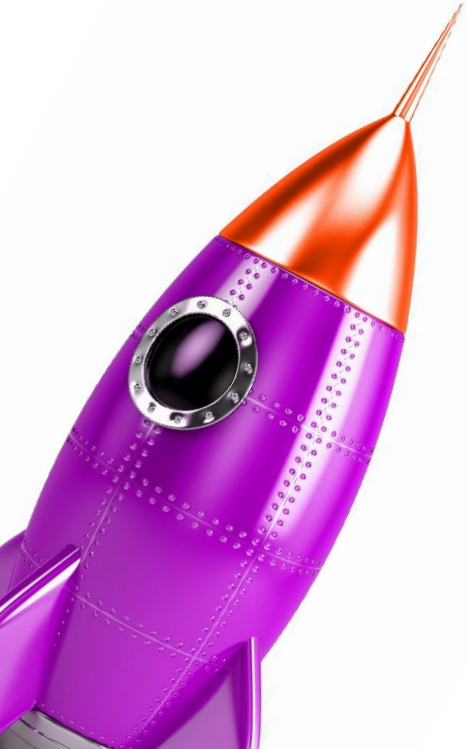


ROYAL LONDON  
**2018 FINANCIAL PERFORMANCE  
AND RESULTS**

**TIM HARRIS**  
**Deputy Group Chief Executive  
and Group Finance Director**

# OVERVIEW OF 2018 PERFORMANCE



- Royal London is the largest mutual life insurance and pensions company in the UK, and we've proudly helped people plan for life's financial milestones for over 150 years
- We have a number of specialist businesses that allows our customers and our members to save for the future, purchase protection, and invest with confidence and clarity
- We want to make sure we're giving something back to our customers and our members

OVERVIEW OF 2018 PERFORMANCE  
**KEY FIGURES**

**Operating  
Profit  
before tax**

**£396m**

**New Life and  
Pensions  
Business**

**£11.3bn**

**ProfitShare**

**£150m**

# CONSUMER DIVISION



 **We care about here**

 **FAIRER Finance**  
★★★★★  
**OVER 50s PLANS · 2019**  
Rated by **Experts**

 **POST OFFICE Money**

 **co op Insurance Services**

# ROYAL LONDON ASSET MANAGEMENT

## KEY FIGURES

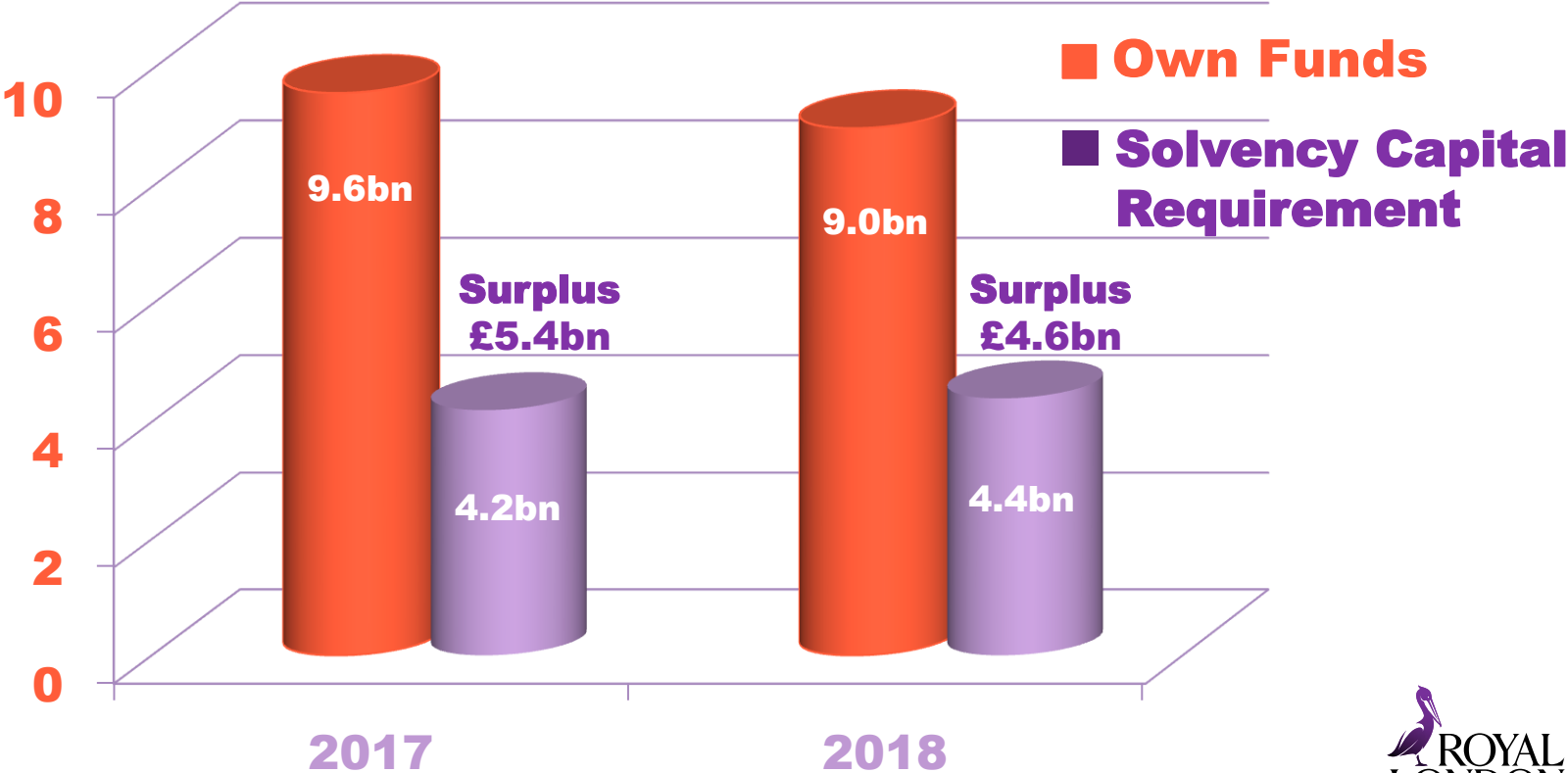
**Funds under  
Management**

**£114bn**

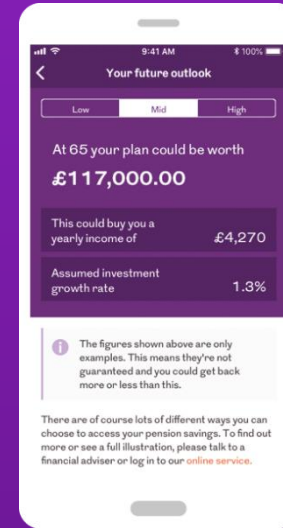
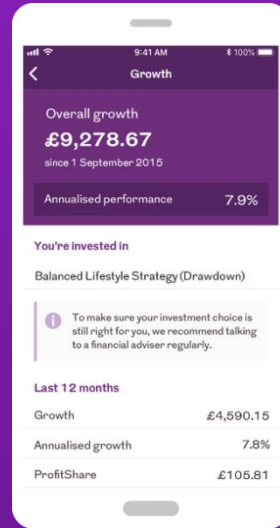
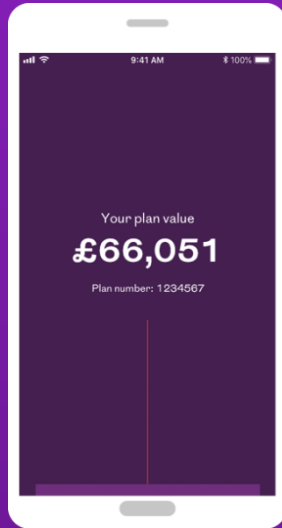
**External Net  
Inflows**

**£4.1bn**

# CAPITAL POSITION



# INVESTMENT IN TECHNOLOGY



Search for Royal London





- 2018 was one of our strongest years
- We continue to put members and customers first
- Investment returns outperformed benchmarks
- Strong and efficient capital base