

An introduction to **Royal London** **Asset Management**



**Owned by clients, managed for clients.
We're a different kind of asset manager.**

This is a marketing communication. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested.

Welcome



Hans Georgeson,
Chief Executive Officer

Asset managers play a vital role in channelling capital across geographies and industries, supporting growth whilst generating returns for investors.

Excellent investment returns are a key element in this. We believe that generating performance relies on creating effective teams, with the right tools and resources, using judgement in a disciplined and transparent way.

We look to do this in the right way: we are active investors – meaning we look to do more than just follow the markets, but just as importantly, are active stewards – meaning we vote at company AGMs and engage with the companies we invest in. In this way, we work with our customers to help meet their financial and responsible investment goals.

Royal London, your investment provider, has engaged Royal London Asset Management to undertake the role of fund management for these investments.



About us

Royal London Asset Management is one of the UK's leading fund management companies.

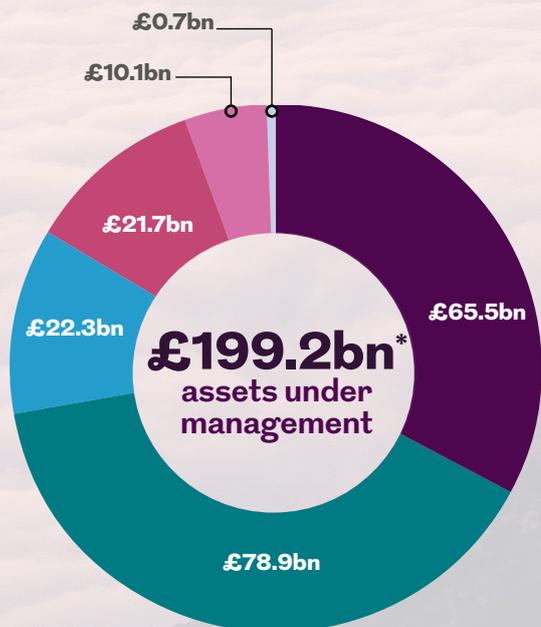
At Royal London Asset Management, we do things a little differently.

As an integral part of customer-owned mutual Royal London, we put our customers at the heart of what we do, with a longer-term approach to generating investment returns.

We're committed to delivering outstanding active asset management value for customers around the world.

It's asset management excellence, with a longer-term perspective.

Founded in 1988 as an in-house asset manager, we bring proven expertise in multi-asset investing. Our mutual ownership structure sets us apart – aligning our success with that of our customers.



- Fixed Income
- Cash
- Mult Asset
- Equities
- Alternatives
- Derivatives

* AUM as at 31 December 2025, subject to rounding.



Our approach – long-term active management

What sets us apart is the strength of our offering and the consistent value we seek to deliver to our customers.

We are driven by the purpose of our mutual owner to deliver good outcomes for our customers – ‘Protecting today, investing in tomorrow. Together we are mutually responsible’. Being part of a mutual allows us to focus on the long term for the benefit of our clients, without the shareholder pressures faced by many other financial services providers.

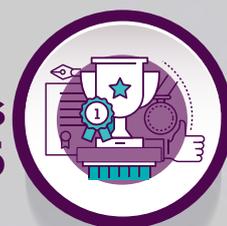


Proven solutions

We are a long-term active manager that has delivered for a range of customers – including our mutual parent, Royal London – through a wide variety of market conditions. We target capabilities and areas where we feel we can provide something the wider market cannot.

Source: Royal London Asset Management, as at 31 December 2025.

23 awards won in 2025



Principled approach

We are strong advocates of active management – with an emphasis on being flexible and targeting the right long-term mix of risk and return. We’re committed to doing our part; using our voice, influence and voting to act as stewards of our customers’ investments.

Source: Royal London Asset Management, as at 31 December 2025.

356 companies engaged in 2025



Trusted partners

We are a people-first business: we focus on providing our customers with the solutions and service they need. We do this by focusing on building strong, collaborative teams across our firm and with our customers.

Source: Royal London Group Annual Report and Accounts 2025. As at 31 December 2025. Subject to rounding.

3.3 million policies supported with our investments



Investment risks

Past performance is not a guide to future performance. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested. Changes in currency exchange rates may affect the value of these investments.

Important information

This is a financial promotion and is not investment advice. Telephone calls may be recorded. For further information please see our Privacy policy at www.rlam.com. The views expressed are those of Royal London Asset Management at the date of publication unless otherwise indicated, which are subject to change, and is not investment advice.

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