



# Helping you build for the future

We're delighted you're thinking of investing with us. Before you take the next step, we understand that you might want to know a little more about who we are and what you can expect when you open a Royal London Stocks and Shares ISA.

## Why choose our Stocks and Shares ISA?

Building for the future? Or simply want to start investing?  
Our Stocks and Shares ISA is designed to help you get there.



**One clear,  
competitive charge**



**Expertly  
managed investments**



**ProfitShare  
eligibility**

## A little bit about us

We opened our doors for business way back in 1861. We've now grown to become the largest mutual life, pensions and investment company in the UK<sup>1</sup>.

With financial strength that's rated 'very strong'<sup>2</sup>, you can be confident we'll be around for the long term.

Being a mutual allows us to focus on the long term for the benefit of our customers and their families. We generate value for members, customers and wider society, not shareholders. If you take out a Royal London Stocks and Shares ISA, you'll become a member too.

## We share our profits

As a mutual, we believe our members and customers should share in our success. When we do well, we'll aim to boost your ISA by adding a share of our profits to your plan each year. We call this ProfitShare.

ProfitShare awards will be applied in April each year as long as your plan was in force on 31 December the previous year and on the date the award is given.

Please note that there's no guarantee that we'll be able to award ProfitShare every year.

For more details of this year's ProfitShare award, visit [royallondon.com/profitshare/](https://royallondon.com/profitshare/)

<sup>1</sup> Based on total 2022 premium income. ICMIF Global 500, 2024.

<sup>2</sup> AKG Financial Analytics Ltd, August 2024.



## Expertly managed investments

You have the flexibility to choose how you want to invest your Stocks and Shares ISA and can change this at any time to best suit your needs. We have a range of investment options for you to choose from. Our flagship Governed Portfolios are expertly managed by Royal London Asset Management, with different risk levels to suit your preferences.

Prefer to take control of your own investments?  
We've got over **170 funds** to choose from.

Remember, investment returns are never guaranteed. So, while your investments could grow, the value can also go down. This means you could get back less than you put into your plan.



## One, clear competitive charge

You pay one clear, competitive charge which combines our costs when you choose investment options from Royal London. If you choose investments from external fund managers, your costs may be higher but will still be combined into one charge so you always know what you're paying.

You can be confident you won't run into any hidden costs when you choose us for your Stocks and Shares ISA.

Read more about our charges -

[royallondon.com/isa/stocks-shares-isa/fees-and-charges](https://royallondon.com/isa/stocks-shares-isa/fees-and-charges)



## We'll keep you up to date with how your investments are doing

It's quick and easy to manage your Stocks and Shares ISA with our mobile app or online service. You can track your ISA's performance anywhere, at any time.



## We're committed to delivering excellent service

Whenever you need support, our dedicated UK-based customer service team is here to help, by phone or email.

## Want to know more?

If you'd like to find out more about us or our Stocks and Shares ISA, please talk to your financial adviser or visit us at [royallondon.com/isa/stocks-shares-isa](https://royallondon.com/isa/stocks-shares-isa)



**We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.**

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. The firm is on the Financial Services Register, registration number 117672. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY.