

# Important information about your ISA

Royal London Savings Ltd Platinum Plus ISA



## ISA investment limits

There are four types of investment you can hold within an ISA – Cash, Innovative Finance, Lifetime ISA and Stocks & Shares.

You can subscribe to one Cash ISA, one Innovative Finance ISA, one Lifetime ISA and one Stocks & Shares ISA in any one tax year, provided you do not exceed the overall ISA allowance.

On 6th April 2024 the rules changed to allow you to subscribe into multiple ISAs of the same type, with the exception of the Lifetime ISA, within the tax year. This means is you can have more than one Stocks & Shares ISA or Cash ISA or Innovative Finance ISA but you can still not exceed the overall ISA allowance.

## 2026/27 ISA Allowance

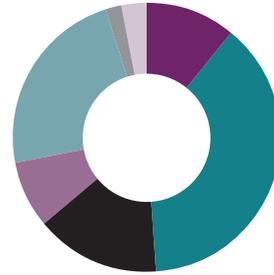
The overall amount you can invest into an ISA in 2026/27 is £20,000. This can be invested into Stocks and Shares ISA's, cash ISA's, Innovative Finance ISA's, or a Lifetime ISA or any combination of the four. Note you can only increase payments to your ISA if you have made a regular payment this tax year.

## Stocks & Shares ISA – Platinum Plus

The table shows the annual bonus rates applicable over the statement period (6th April 2025 to 5th April 2026) for savings held within a Platinum Plus ISA and for savings held outside an ISA (including Overflow accounts). We calculate the bonus daily and we add it to your plan on 5th April each year.

| Annual bonus rates (% pa)    |           |                             |
|------------------------------|-----------|-----------------------------|
| Dates bonus rates applicable | ISA Rates | Savings held outside an ISA |
| 01/04/2025 to 31/03/2026     | 2.00%     | 1.75%                       |
| 01/04/2026 onwards           | 2.50%     | 2.25%                       |

## Platinum Plus asset mix at 31st December 2025



Payments into a Platinum Plus plan are invested in the RLCIS OB & IB Fund (also known as our 'with-profits fund'). The chart above shows the current asset mix for the assets backing Platinum Plus policies.

The bonuses we add to your plan take into account the investment return of these assets, and are not guaranteed.

In certain circumstances, if you cash in part or all of your plan we may apply a Market Value Reduction (MVR) to ensure that payouts are fair to all customers. An MVR will not be applied in the event of a death claim. A final bonus may also be added on death or when cashing in your plan.

## Where can I find out more information about the with-profits fund?

The way in which we manage our with-profits fund is explained in detail in a technical document known as the Principles and Practices of Financial Management of the RLCIS OB & IB Fund (PPFM).

This document is also available in a customer friendly format. You can view and download these documents, together with the most recent report about how we have complied with our PPFM, from our website [royallondon.com/PPFM](http://royallondon.com/PPFM).

## Distribution of Estate

We aim to distribute the estate of the with profits fund to relevant policyholders fairly over time. By estate, we mean the amount by which the investments of the with profits fund are greater than the guaranteed benefits and bonuses already promised to policyholders. As in recent years, we have distributed some of the estate to policies that claim by declaring final bonus rates above what they otherwise would have been.

## PPFM Changes

There have been a small number of updates to PPFM Practices to refine our bonus setting methods and to improve clarity.

## Investing Responsibly

Driven by our Purpose, we look to act and invest responsibly. Visit [royallondon.com/responsiblebusiness](http://royallondon.com/responsiblebusiness) to find out more about our approach to investing responsibly, as well as our climate commitments, and our stewardship and sustainability reporting.

## Our client money arrangements

Royal London Savings Ltd maintain separate pooled client money accounts for ISA policies. This means that your cash will be held in an account with other ISA clients of ours. Your money may be held temporarily in one of these accounts whilst we process your instructions and will remain so until the associated payments have cleared. Money held in such client money accounts are held on trust and are segregated from our own firm money. Interest is not paid on any money held in this way.

Any cash held in your ISA account will be held separately from cash belonging to us. The banks we use acknowledge your money is held as client money which is protected in the event of the insolvency of Royal London Savings Ltd. In the event of Royal London Savings Ltd, or its banks, not meeting its liabilities, you may be eligible for compensation under the Financial Services Compensation Scheme (FSCS) up to a maximum of £120,000 for each client.

This limit is applied to banks that are separately authorised and can only be applied once, therefore banks operating under different brands within the same authorisation are covered under the same limitation. The compensation limit of £120,000 includes any other money held by you in accounts with the authorised banks we use, therefore if you have a current or deposit accounts with the same bank these will all count towards the compensation limit of £120,000.

For further information visit [fscs.org.uk](http://fscs.org.uk).

If you need more information contact our Customer Contact Centre

**0345 605 7777**

Monday to Friday 8am to 6pm  
excluding bank holidays.

or visit [royallondon.com/RLCIS](http://royallondon.com/RLCIS)

**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.**



**Royal London**

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**[royallondon.com](http://royallondon.com)**

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