## Financially strong and secure, we are here for the long haul

Committed to looking after the interests of our customers





Over the years, the uncertainty experienced by financial institutions has highlighted the importance of placing your money and trust with a straightforward company you can depend upon.

Thankfully, Royal London Ireland offers just that, as it's owned by the largest mutual life, pensions and investment company in the UK, and in the top 30 mutuals globally.\*

We are owned by The Royal London Mutual Society Limited, the UK's largest mutual life, pensions and investment company. Being owned by a mutual allows us to focus on the long term for the benefit of our customers and their families. We generate value for customers and wider society, not external shareholders.

This means that when your Financial Broker recommends Royal London Ireland to you for your protection and pension needs, they're recommending a policy with a company that you can be sure is committed to looking after you.

## Some key facts

## **About Royal London Ireland**



190 year heritage in Ireland.



Awardwinning service

for 7 consecutive years1



98%

of all **protection claims** paid in 2024\*\*\*



Helping Hand

support service on protection policies<sup>2</sup>



ValueShare

featured on all new pension policies and 0.13bps awarded to eligible policies for 2023, 2024 and 2025<sup>3</sup>



Royal London Ireland

is strongly capitalised with a solvency ratio of 186%<sup>4</sup>

(as at 31 December 2024).

## About Royal London - our parent group ^



Founded in 1861 Long business heritage with mutuality



Employs over 4,500 people.



Approximately
8.7 million
policies in force.



Among the top 30

at its core.

mutuals globally, and the largest mutual life, pensions and investment company in the UK.



Over

€210 billion

in assets under management.\*

\*31/12/2024



Over

£1.3 billion

ProfitShare shared with eligible customers in the UK since 2017.



Longer-term view, and focus

on providing best customer outcomes.



Independent ratings validating our strength and expertise:

- Standard and Poor's counterparty credit rating: "A" (Stable)
   October 2024
- Moody insurance financial strength rating: 'A2' (Stable) August 2024
- AKG Actuaries and Consultants Ltd financial strength rating: 'B+'
   (Very strong) August 2024

Building on our proud heritage of protecting people in Ireland for 190 years, we will continue to put our customers at the heart of everything we do and offer customer-focused protection and pension policies to meet your needs.

And when you need us, we're only a phone call away in our Dublin office.

- ^ Source: www.royallondon.com
- <sup>1</sup> 2024 Brokers Ireland Excellence Awards.
- <sup>2</sup> Available on all new protection policies since April 2014, and available as soon as the policy starts.
- <sup>3</sup> There is no guarantee that ValueShare will be awarded each year. Any past ValueShare awards are not a guide to future ValueShare awards.
- <sup>4</sup> This means we hold 1.86 times the regulatory capital required to meet all our obligations, including expected future claims.
- \*\*\* This percentage figure of total protection claims paid comprises the following Royal London Ireland products —Term Assurance, Whole of Life, Specified Serious Illness, Income Protection and Multi-Claim Protection Cover.



Royal London Ireland, 47-49 St Stephen's Green, Dublin 2 T: 01 429 3333 F: 01 662 5095 E: info@royallondon.ie www.royallondon.ie

Royal London Insurance DAC, trading as Royal London Ireland, is regulated by the Central Bank of Ireland.
Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2.
Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 80 Fenchurch Street, London, EC3M 4BY.