



# Investing for your retirement

Your guide to our pension funds

# Investing for your retirement

**These days, you have more choice than ever about how to invest the money you're putting away for your retirement. But while choice is a good thing, it can make it harder to select the option that's best for you. This guide shows what options you have when you choose to invest with Royal London Ireland.**

## Welcome to Royal London Insurance DAC (Royal London Ireland)

We've a strong heritage in Ireland and have been protecting customers here for 190 years. Based in Dublin, on St Stephen's Green, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited, the largest mutual life, pensions and investment company in the UK. Our parent company's mutuality, meaning it is customer and member owned with no shareholders, allows us to adopt a mutual mindset. This means we take a longer-term view and focus on providing best customer outcomes.

Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and a strong pension offering.

## Your investment options

We have lots of ways for you to invest your retirement savings. They're all about balancing the reward you want to get with the risk you're prepared to take. Our range of investment options has been designed specifically with pensions in mind.

## Take some advice

If you're looking to make the most of your pension savings or if you need help deciding on a suitable investment option, we'd recommend that you talk to a Financial Broker.



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# 1. An introduction to investing

**When you put money into your pension policy, whether it's every month or as a lump sum, your contributions go into a pension "pot" – which is then invested to help it grow over time.**

Once you've decided how you want your pension savings to be invested, a fund manager will be responsible for managing your investment in your chosen funds. They can spread this money throughout a range of funds based on different groups of investment type – known as asset classes – such as property, shares or bonds. **We explain more about asset classes in Section 2.** Once your money is invested, the fund manager will continue to closely monitor and manage the funds in line with their investment objective.

## Responsible investment

Your pension is invested in the companies that are shaping the world's future. Often, it's the most money any of us will ever have invested in our lifetimes. It's a powerful tool, not just for your future financial security, but as a way of advocating for the world you want to live in and that positive future.

As a life and pensions company, we choose the fund managers that look after your investment and select the companies, sectors and countries to invest it in.

As stewards of your money, our fund managers can look to influence companies' policies on, for example, CO<sub>2</sub> emissions. The greater the interest held, the more influence one can have, which puts large life and pensions companies like us and our fund managers in a strong position to make a difference on issues like this.

We are committed to being a responsible investor of our customers' pensions and promoting responsible investing. This commitment means being a good steward of assets, working together with our selected fund managers and the companies they invest in.

Alongside this, we also believe that considering environmental, social and governance (ESG) issues can help us deliver better returns for our customers. This means there are long-term financial benefits to an approach that is rooted in shared values and a desire for companies to do things in everyone's best interests.



### What is investing?

Committing money with the intention of earning a long-term sustainable financial return.

### What is a fund manager?

A fund manager makes investment decisions on behalf of customers.

### What is a fund?

A pool of assets from lots of different customers, where these assets are invested by a professional fund manager.

### What is an asset class?

A grouping of investments, for example property.

### What is an investment objective?

A set of goals for a fund.

## 2. Asset classes explained

**Our fund managers invest your pension pot in a range of different things to meet your expected returns and levels of risk. These are called asset classes and we've explained the main ones below.**

### Cash

Cash deposits are like a savings account. Money (or deposit) is left with a financial institution such as a Bank and it earns interest. A fund manager does the same with their cash investments. It's low-risk, but if interest rates are very low, the return you get from investing will be low too.

### Government bonds

These bonds are like an IOU provided by a government. You lend money to a government and they pay an agreed non-variable interest payment (or coupon) until a maturity date when the initial investment (or principal) is repaid. Bonds issued by governments are seen as lower risk as a government can raise taxes if necessary to repay a loan. The returns are predictable, with more chance of them growing than cash.

### Corporate bonds

These bonds are like government bonds but they can pay a higher amount of interest to attract a lender (investor). This is because there is a risk that a company could go bankrupt without paying back a loan.

### Equities (or company shares)

Companies sell shares to raise money and pay you a share of their profits as a 'dividend'. Investors buy and sell shares on stock markets. The price goes up or down based on how well the company is doing, or what its prospects are.

Shares typically demonstrate higher volatility than bonds or cash and may not be suitable for short-term investment. It's also worth bearing in mind some overseas stock markets are more volatile than others, and currency exchange rates can affect them.

### Multi-Asset funds

Multi-Asset funds are funds that invest into several asset types like shares, property and cash, rather than just a single asset. Multi-Asset funds combine a blend of different asset types. Different asset types tend to perform well under different conditions and at different times. By spreading investment across a range of these assets, investors avoid 'putting all their eggs in one basket', diversifying across a mix of asset exposures. This is aimed at smoothing investment returns, reducing the impact on one particular asset type on the fund. Multi-Asset funds can present an effective means of combining these exposures within a single vehicle.

### There are two main types of property funds:

#### Direct property funds

With direct property funds you're typically investing in a range of commercial properties, like shopping centres, offices or factories. You might not be able to cash in your investment when you want to if the property market falls and if a property doesn't sell quickly. And the true value only becomes clear once a buyer agrees a price.

#### Property security funds

With property security funds, you're investing in the shares of property companies. Like other shares, the price of these funds can go up or down suddenly. Compared to direct property funds, you're more likely to be able to cash in your investment when you want to.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

**Warning: This product may be affected by changes in currency exchange rates before you retire.**

**Warning: The value of your investment may go down as well as up.**

**Warning: Past performance is not a reliable guide to future performance.**

### 3. Choosing an investment solution that works for you

We have lots of ways for you to build up and invest your money that aim on giving you an income in your retirement. They're all about balancing the reward you want to get with the risk you're prepared to take.

#### Ready-made Multi-Asset funds or Personalised Portfolio Options?

If you're happy with a ready-made investment, the options in our Multi-Asset fund range could suit you. We've constructed this range so that our fund manager will monitor and control the risk in your fund with the aim of optimising your returns.

Royal London Asset Management as fund manager, reviews the funds in this range regularly and carefully fine-tunes them to make sure they're in line with their investment objectives.

If you'd prefer to be a self-select investor, you can choose to build a portfolio using range of funds available. You can read more about the funds and additional services we have available from page 15.

There are other choices too. This guide tells you about them. As you read it, it's important to know that investments can go down as well as up, and you might not get back all the money you invest.



#### Why choose to invest in a fund?

##### Investing in a fund instead of an individual asset has many advantages:

- You have access to a broader range of investment opportunities.
- Buying units in a fund costs less than buying individual assets.
- You get access to the skill and expertise of a professional fund manager.
- The fund manager regularly reviews the fund range to make sure they're in line with their investment objectives.
- The fund manager looks after all the administration.

#### Talk to an expert

This fund guide shows your options available from Royal London Ireland. Your Financial Broker can help you to make any decisions about your pension.



# 4. Understanding how you feel about risk

## Decide how much risk you want to take

The more risk you're willing to take with your investments, the higher your potential investment return – but the greater your chance of loss. Lower risk investments, on the other hand, offer greater security but with lower potential investment returns. You need to decide how much risk you want to take with your pension savings.

We've come up with different ways to invest, so you can find a level of risk you're comfortable with. How you feel about risk is one of the most important parts of selecting the right investments for you. Some people are very comfortable taking risks, while others don't like it at all. Maybe you already know where you sit on this scale. But even if you do, we'd still suggest talking to your Financial Broker to make sure.

## Risk Profiles

Your Financial Broker can take you through the Royal London Risk Profiler online. This can help you understand more about investment risk and what levels of risk you feel comfortable with.

Once you answer the risk profiler questions, you'll be categorised into one of seven risk profiles. You can then choose investments that match your risk profile.

## Risk Rating

1	2	3	4	5	6	7
Very Low	Low	Low to Medium	Medium	Medium to High	High	Very High

### What is risk?

Risk is the possibility of losing some or all of your investment.

### What is return?

Investment return is the profit or loss made on your investment.

## Risk and Reward

Low Risk & Reward	1	<b>Very Low</b> Knowing your money is safe matters more than high returns. You'd rather keep it in the bank than invest it in the stock market.
	2	<b>Low</b> You don't like taking risks with your investments. You'd rather keep your money in the bank, but you'll think about other investments if there's potential for better returns in the long run.
	3	<b>Low to Medium</b> You're usually uncomfortable taking risks with your investments. But you're willing to take limited risks, because you know that could bring better returns in the long run.
	4	<b>Medium</b> You know that reaching your investment goals means taking risk. So, you're ready to do that with at least some of your investments.
	5	<b>Medium to High</b> You're ready to take a risk with a substantial chunk of your investments because you know it could result in better returns in the long run.
	6	<b>High</b> You're happy to take on risk with most of your investments. You know it's crucial for the chance of better returns in the long run.
	7	<b>Very High</b> You're ready to take considerable risks with all your investments to try to get the highest returns you can.
High Risk & Reward		

Warning: The value of your investment may go down as well as up.

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Warning: This product may be affected by changes in currency exchange rates before you retire.

## 5. Your investment options

**We want to deliver the best returns we can for you, considering how you feel about risk. Doing that means investing in a range of different things. You may see them described as ‘asset classes’, which we explained further in Section 2.**

How much you invest in each asset class depends on how much (or how little) risk you’re comfortable with. For example, if you wish to diversify your risk, you might prefer to invest in a mix of things like property, cash deposits and shares. Because each kind of investment behaves differently – if one goes down in value, others may still go up.

### **Pulling off the balancing act**

When you put your money into a fund, it will be invested by a fund manager with the aim that it will grow over time by choosing the right investments. Achieving the right balance of what you invest in, makes all the difference. Naturally, returns from different kinds of investments will change as time goes on. So, if you want to control your own investments, it’s important for you to check regularly to make sure the balance stays right for how you feel about risk, as the risk in your portfolio may change depending on the performance of what you have invested in.

Some of our investment options put money into a mixture of assets, including shares, bonds, property and cash deposits. Others might only invest in one.

## 6. Our investment philosophy

**Our key goal is to deliver the best possible outcomes for you. We do this by understanding your investment needs as agreed by you with your Financial Broker, and by keeping to our core beliefs.**

### **Strong governance**

We believe that all investment options we make on your behalf should be monitored on a regular basis and that through strong governance we can help to make sure they aim to deliver in line with their objectives. That’s why all our investments have a formal review process which includes regular meetings with our fund managers to make sure investment decisions are made in your best interest.

### **Customer focused investment propositions**

We believe the main driver behind designing investment propositions should be delivering positive customer outcomes.

### **Responsible investment**

We work closely with the fund managers managing your investments, including Royal London Asset Management and BlackRock, where possible to embed our responsible investment principles. As a minimum, we ask all our fund managers of our actively managed funds to consider Environment, Social and Governance (ESG) factors in their investment decision-making.

### **Value for money**

At the heart of our investment proposition is the aim to deliver value for money to our customers. We believe that by managing fees and costs and ensuring efficient implementation we can prevent unnecessary cost.

We also aim to be as transparent as possible in our reporting of how your investments are doing which you can access through our fund factsheets, quarterly reports on our Fund Centre and updates on our website <https://funds.royallondon.ie>.

## 7. Understanding Responsible Investing and Environmental, Social and Governance factors

**Your pension is invested in the companies that are shaping the world's future. Often, it's the most money any of us will ever have invested in our lifetimes.**

**It's a powerful tool, not just for your future financial security, but as a way of advocating for the world you want to live in and that positive future.**

As a life and pensions company, we choose the fund managers that look after your investment and select the companies, sectors and countries to invest in.

As stewards of your money, our fund managers can look to influence companies policies, for example, on CO<sub>2</sub> emissions. The greater the interest held, the more influence one can have, which puts large life and pensions companies like us and our fund managers in a strong position to make a difference on issues like this.

We are committed to being a responsible investor of our customers' pensions and promoting responsible investing. This commitment means being a good steward of assets, working together with our selected fund managers and the companies they invest in. Alongside this, we also believe that considering Environment, Social and Governance (ESG) issues can help us deliver better returns for our customers. This means there are long-term financial benefits to an approach that is rooted in shared values and a desire for companies to do things in everyone's best interests.

### Sustainable Finance Disclosure Regulation

The Sustainable Finance Disclosure Regulation (SFDR) is part of a new European regulation for financial services markets participants. It aims to provide more transparency on sustainability in financial markets and comparability in this regard between different funds. Environment, Social and Governance (ESG) are three key factors when measuring the sustainability and ethical impact of companies and businesses that Royal London Ireland funds invest in.

#### Who does it apply to?

The SFDR will require certain firms like insurance companies to comply with new rules on disclosure regarding sustainable investments and sustainability risks.

#### What does it aim to do?

The SFDR aims to increase the transparency with which affected financial market companies and financial advisers integrate sustainability risks in their investment decisions and investment or insurance advice and products.

### The SFDR requires investment products sold in the EU to be categorised as one of the following:

#### Article 9 Funds

Funds that have sustainable investment as their objective.

#### Article 8 Funds

Funds that promote environmental or social characteristics.

#### Article 6 Funds

Funds that do not purport to promote any kind of ESG objective.

These categories are decided based on the extent to which ESG or sustainability characteristics are integrated into the investment approach.

**Some of these rules apply to us. To find out more about our approach to SFDR visit our website [www.royallondon.ie/sfdr](http://www.royallondon.ie/sfdr).**

## 8. Your investments are in good hands

The broad range of funds that we offer are managed by two leading fund management companies: **Royal London Asset Management** and **BlackRock**.

Our expert fund manager Royal London Asset Management (RLAM) is also part of the Royal London Group and will look after your pension funds by investing in a range of assets based on your risk profile.



**RLAM** invests across all major asset classes for the long term and puts its clients at the centre of all that they do. Their experienced team of investment specialists manage over €200 billion of assets (31 December 2024).

**BlackRock**

**BlackRock** helps millions of people build savings that serve them throughout their lives by making investing easier and more affordable. Their global teams of investment specialists manage over US\$11 trillion of assets (31 December 2024).



## 9. Our fund range

### Our ready-made range: Multi-Asset funds

Multi-Asset investing is one of the most popular of the many investment strategies available. These funds generally aim to provide a lower-risk investment than a pure equity fund (a fund investing in shares), but with greater prospects for growth than a pure cash or bond fund (a fund investing in cash, government bonds or corporate bonds).

Our range of four actively managed Multi-Asset funds can invest across the world's investment universe and may include asset classes such as shares, bonds and cash. This gives a greater degree of **diversification, which means reducing the risk of investing in a single asset class or, "not putting all your eggs in one basket"**.

### The benefits of diversification are:

- Your investments will be spread across many countries, types of companies, properties and different bonds.
- This helps cushion any fall in the total value of your pension if any one of these experience a significant fall in its value for any reason.
- If any countries run into economic difficulties, there will be others that may not be as affected and the investments in these may counterbalance any impact.

The four Multi-Asset funds also aim to manage downside risk (the potential for investments to lose value). This is achieved by offering four separate Multi-Asset funds which each target a different level of risk while aiming to optimise the return for that level of risk. Each fund will have a different mix of growth or "risky" assets (e.g. shares and commodities) together with "less risky" defensive assets (e.g. government and company bonds). Our four funds offer you a selection to choose from to match your appetite for risk and return.

9. Our fund range continued

Multi-Asset funds core asset allocations

For illustrative purposes only.



Growth assets (Includes commodities)	24%	40.0%	60.0%	85.0%
Defensive assets (Includes high-yield bonds)	76%	60.0%	40.0%	15.0%

As at 31 December 2024.

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Three pillars

We believe Multi-Asset investing can offer an attractive smoothing of investment returns in ever-changing market conditions. Managed by RLAM, our Multi-Asset range of funds aims to meet your needs based on your risk attitudes. Our fund range is built on three fundamental pillars: Stability, Dynamic Asset Allocation and Transparency.

Stability	Dynamic Asset Allocation	Transparency
The funds are all actively managed by an experienced team of 15 (December 2024), led by Trevor Greetham, a skilled asset allocation specialist with 25 years' experience. The team has backgrounds in economic research, asset allocation modelling and multi-asset portfolio construction. The team currently manages over €100m of assets.	The experienced and collaborative Multi-Asset Team at RLAM adjusts the asset allocation of our Multi-Asset funds as market conditions change to help manage risk and deliver enhanced returns. The team uses a systematic process involving over 20 years of research that aims to maximise exposure to investments that perform well at different stages of the economic cycle.	You can access communications from the team online at <a href="http://www.royallondon.ie">www.royallondon.ie</a> , with swift responses to market and economic events and regular explanation of investment strategies, through reports and videos. This helps you keep up to date on our funds' current positioning and our Fund Managers' current views on investment markets.

## 9. Our fund range continued

### Risk rating

1 Very Low	2 Low	3 Low to Medium	4 Medium	5 Medium to High	6 High	7 Very High
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### Our range of funds

Risk Rating	Fund Name	Asset Class	Fund Manager	SFDR Classification
1	RL BlackRock Environmentally Aware Cash Fund	Cash	BlackRock	6
3	RL Multi-Asset Defensive Fund	Multi-Asset	RLAM	6
4	RL BlackRock Euro Government Bond Index Fund	Bond	BlackRock	6
4	RL BlackRock Euro Government Inflation Linked Bond Index Fund	Bond	BlackRock	6
4	RL European Sustainable Credit Fund	Bond	RLAM	9
4	RL Global Sustainable Credit Fund	Bond	RLAM	9
4	RL BlackRock Emerging Markets Local Government Bond Index Fund	Bond	BlackRock	6
4	RL Multi-Asset Balanced Fund	Multi-Asset	RLAM	6
4	RL Multi-Asset Growth Fund	Multi-Asset	RLAM	6
5	RL Multi-Asset Adventurous Fund	Multi-Asset	RLAM	6

Risk Rating	Fund Name	Asset Class	Fund Manager	SFDR Classification
6	RL BlackRock Developed World Equity Index Fund	Equity	BlackRock	6
6	RL BlackRock US Equity Index Fund	Equity	BlackRock	6
6	RL BlackRock Europe ex UK Equity Index Fund	Equity	BlackRock	6
6	RL BlackRock Emerging Markets Equity Index Fund	Equity	BlackRock	6
6	RL BlackRock Developed Real Estate Index Fund	Property	BlackRock	6
6	RL Global Equity Diversified Fund	Equity	RLAM	8
6	RL Global Sustainable Equity Fund	Equity	RLAM	9

As at 31 December 2024.

You can visit our Fund Centre at [www.royallondon.ie](http://www.royallondon.ie) for more detailed information on our fund range including factsheets and performance updates.

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## 9. Our fund range continued

### Personalised Portfolio Options: Control your own investments

If you're a knowledgeable investor, you might want to have more direct control and input into your investment design selection yourself. You can set the strategy, select the funds, match the funds to your appetite for risk and watch how they perform together with your Financial Broker. And you can decide when and how to change your portfolio to stay in step with how you feel about risk and respond to how your investments are doing.

The funds we offer are managed by leading fund managers Royal London Asset Management and BlackRock.

Being in charge of your own investments is a rewarding option if you have the knowledge base. But you'll need strong investment expertise, commitment and plenty of time.

For example, you may wish to select from our range of index funds run by the world's largest fund manager BlackRock to build your investment portfolio. An index fund looks to tracks the performance of a market index, such as the US Equitiy S&P 500, by holding the same stocks or bonds or a representative sample of them.



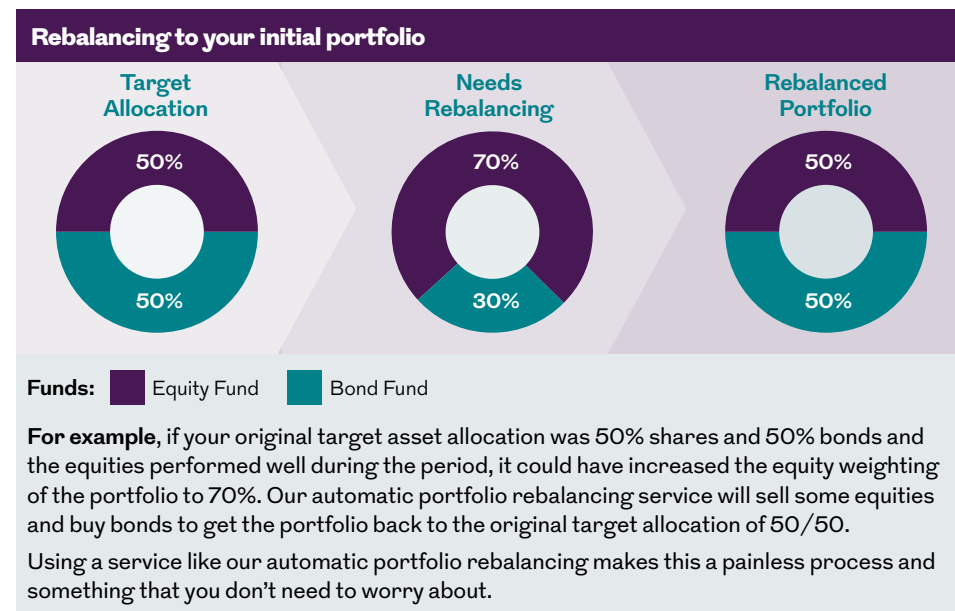
Together with your Financial Broker you have the option to build and maintain personalised investment portfolios by choosing from our full range of funds and add-on services. These services include:

### Automatic portfolio rebalancing

#### Keeping your investment portfolio on track

Every investment portfolio needs a regular review. We know that markets go up and down, which will impact the value of your portfolio.

Our automatic portfolio rebalancing system is optional and will consider these market changes and automatically realign your portfolio to match your original risk attitude and investment goals. This will help to keep your investments on track and can be set for annual or more regular reviews of your choice.



Your Financial Broker can tell you more about how this might work for you.

## 9. Our fund range continued

### Our Flexible Lifestyle Strategy

#### Lower your risk as your retirement gets closer

Lifestyle strategies gradually move from higher-risk to lower-risk investments as your retirement age gets nearer. Remember, your investments could fall as well as rise and you could get less back than you pay in.

Our Flexible Lifestyle Strategy is optional and lets you handpick the portfolios your investments are in both before and at retirement.

When you start a pre retirement policy with us we'll ask you to choose the appropriate risk level of your growth portfolio. You then have a choice of de-risking over 5, 10 or 15 years. Finally, we'll ask you to choose the make-up of your retirement portfolio – for example are you targeting tax-free cash, investing in an Approved Retirement Fund (ARF), purchasing an annuity or a combination of these.

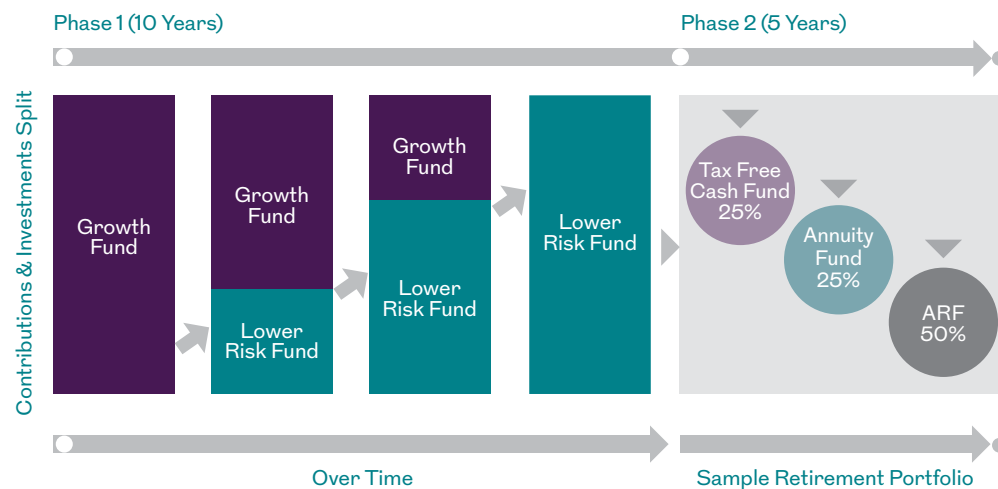
**Our Flexible Lifestyle Strategy consists of two phases which span the years of member savings. It starts from the moment the customer joins the strategy up to their retirement date.**

**For full details on the lifestyle strategies available through the Royal London PRB, please visit our website or talk to your Financial Broker.**

### Keep up to date with your investments

You can access your secure, personal Royal London Ireland online portal 24 hours a day, 7 days a week. Any updates about your policy will be added here too. We'll also keep you updated on how your policy is doing by sending you yearly benefit statements.

You can also stay up to date on the performance of the funds that you have invested in by visiting our Fund Centre <https://funds.royallondon.ie>. Here, you can access fund factsheets, quarterly reports and comparisons with other funds.



For illustrative purposes only.





# 10. Transparent fund charges

We know pension charges can be confusing. That's why we want ours to be as easy to understand as possible and also fair.

## Annual Management Charge (AMC)

The AMC is a yearly fee that we charge to manage your policy and take on a monthly basis. This fee covers the costs of setting up and the ongoing servicing of your policy and the management of your investments.

Your AMC depends on how your contributions are invested and the value of your policy. This charge is calculated as a percentage of your policy value. On certain funds, the AMC may be higher or lower. A proportionate AMC will apply when you take any retirement benefits, transfer your policy or switch funds.

Your Financial Broker will be able to discuss and explain your individual AMC.

## Additional investment expenses

There may be additional expenses charged to the funds. These expenses cover the costs incurred by the investment management company and are taken from the value of the fund. The level of these expenses may vary across funds and from year to year. Our fund factsheets, which are available from your Financial Broker, provide you with the most up to date amount of the additional investment expense for a specific fund as provided to us by the investment management companies. You can also find more detailed information on additional investment expenses and what they are comprised of on our website at [www.royallondon.ie/additional-investment-expenses](http://www.royallondon.ie/additional-investment-expenses).

### Important

Please refer to your **Charges Summary** insert for more details on our charges. Additional investment expenses are regularly reviewed and could change in the future.



Ask your Financial Broker for more details, who can discuss these further with you.

# 11. About Royal London Ireland

We’ve a strong heritage in Ireland and have been protecting customers here for 190 years, most recently known as Caledonian Life. Based in Dublin, on St Stephen's Green, we’re a fully owned subsidiary of The Royal London Mutual Insurance Society Limited, the largest mutual life, pensions and investment company in the UK. Our parent company’s mutuality, meaning it is customer and member owned with no shareholders, allows us to adopt a mutual mindset. This means we take a longer-term view and focus on providing best customer outcomes.

We truly care about our customers – they always come first – and we live by these principles in what we do. We take pride in delivering value and outstanding service to give you the best possible experience and a strong pension offering. Mutuality, and sharing responsibility for building a better future, are at our heart – and we’re all in it together.

## Our Purpose

We are a Purpose-driven company with a mutual ethos. Our Purpose, 'Protecting today, investing in tomorrow. Together, we're mutually responsible' drives everything we do for our customers and wider society. We are focused on the actions we need to take to help people achieve a good standard of living and build a sustainable future.

## Our social impact

Being a responsible business and having a positive social impact is a top priority for Royal London Ireland. Whether it’s doing the best thing for our customers, having the right working environment, engaging with local communities, or supporting society through investing responsibly and helping to improve financial capability, we don’t just do business - we do it the right way.

Whoever you are and whatever your aims, we’ll look to provide you with great long-term value, first class service and a strong pension offering at all times.

# 12. Your policy online

Our secure online service is simple to use and quick and easy to access.

You can access your secure, personal Royal London Ireland online portal 24 hours a day, 7 days a week. Any updates about your policy will be added here too. We'll also keep you updated on how your policy is doing by sending you yearly benefit statements.

We'll regularly add useful guides and videos that you can access through your portal in a mobile and tablet friendly format.

## How to register

Registering for your online account can be completed in a few easy steps.	
1	Go to our website <a href="http://www.royallondon.ie">www.royallondon.ie</a> and click the button for your Customer Portal.
2	Click to register.
3	We'll then send a registration link to your email address (as provided on your application form).
4	You have 24 hours from receiving the link to click through and confirm your information.
5	You can confirm your details by using your mobile phone number or policy number. This is a security measure to make sure only you can access your policy details online.
6	Then you set up your unique password and access your online account.

Once you register, you’re ready to go. Next time you’ll just need your email address and unique password to log in. If it’s been a while since you last logged in, we may need you to re-confirm your details using your phone or policy number.

## Fund Centre

You can also stay up to date on the performance of the funds that you have invested in by visiting our Fund Centre, <https://funds.royallondon.ie>. Here, you can access fund factsheets, quarterly reports and comparisons with other funds.

# 13. Next steps

## Get some tailored advice

We recommend talking about your retirement investment options with your Financial Broker. They'll be able to look at your individual circumstances and give you a personal recommendation on how to get the most from your pension savings.

### Financial Broker Stamp:

**We can't provide financial advice, but you can talk to Royal London Ireland about your policy**

The Pensions Department, Royal London Ireland,  
47–49 St Stephen's Green, Dublin 2

T: 01 429 3333  
E: [pensions@royallondon.ie](mailto:pensions@royallondon.ie)  
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- Warning: The income you get from this investment may go down as well as up.
- Warning: This product may be affected by changes in currency exchange rates.
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