

# Flexible Lifestyle Strategies Guide



To be used in conjunction with the Fund Guide from Royal London Ireland.

# Lifestyle Strategies

## Lower your risk as your retirement gets closer

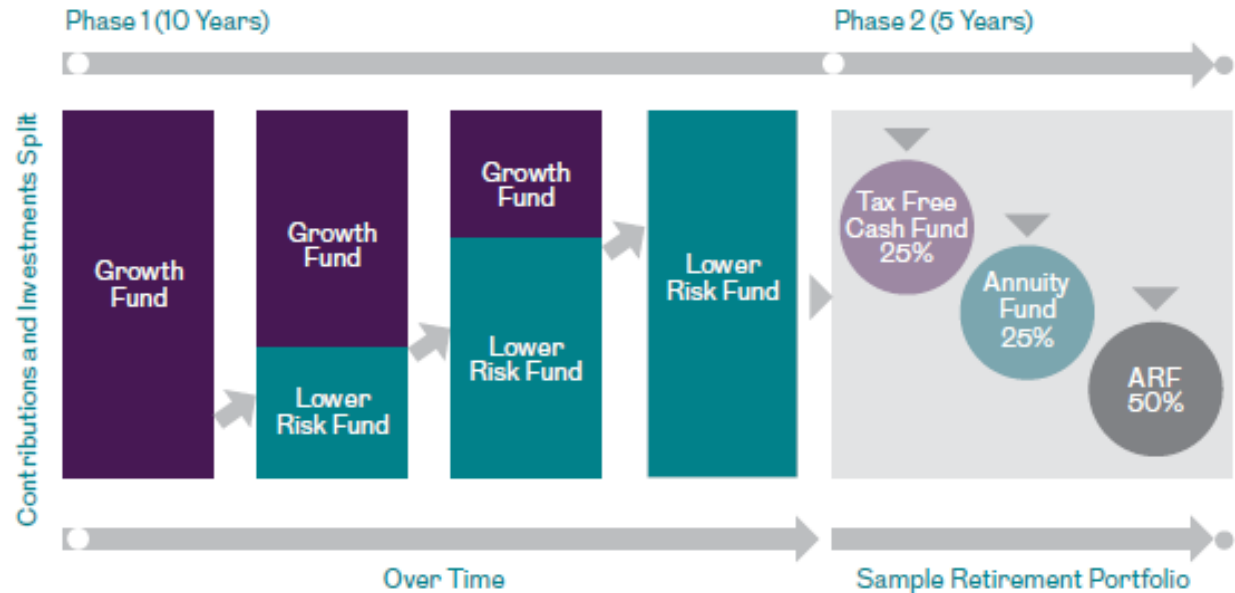
Lifestyle strategies gradually move from **higher-risk to lower-risk investments** as your retirement age gets nearer. Remember, your investments could fall as well as rise and you could get less back than you pay in.

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 Personal Retirement Bond (PRB) 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 illustrative purposes only.



**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.**

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

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

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

**Talk to your Financial Broker for more information about Flexible Lifestyle Strategies from Royal London Ireland.**

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