



KEEPING UP WITH YOUR NEEDS

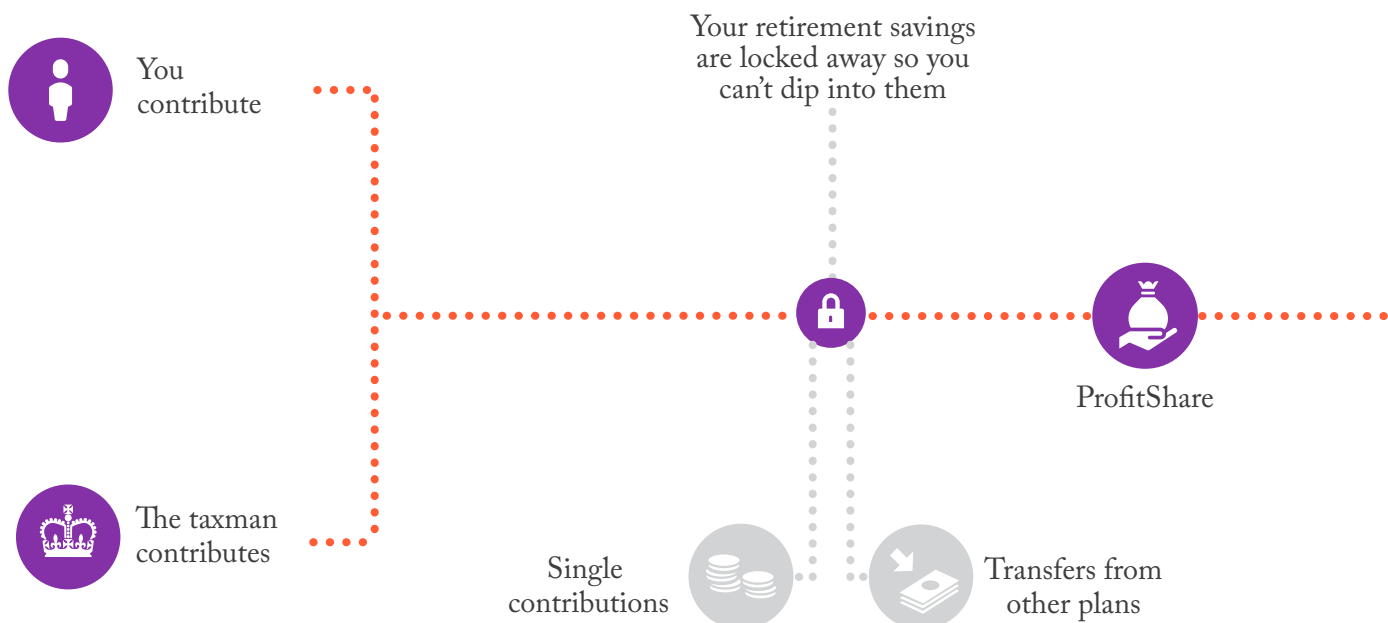
Introducing Pension Portfolio



royallondon.com

LIFE'S ALWAYS CHANGING AND SO ARE YOU.

Pension Portfolio is a pension that's flexible enough to keep pace with your changing needs and lifestyle. savings the way you want to. This leaflet shows you some of the benefits Pension Portfolio has to offer retirement at royallondon.com.



You'll receive extra contributions into your plan

Each time you save into your plan, so will the taxman. This is called tax relief; **it depends on individual circumstances** and may change in the future. This will help to **boost your retirement savings**.

Top up your retirement savings

You can make **single contributions** into your plan at any time. So if you find yourself with spare cash, you could add it to your plan.

Have all your retirement savings in one place

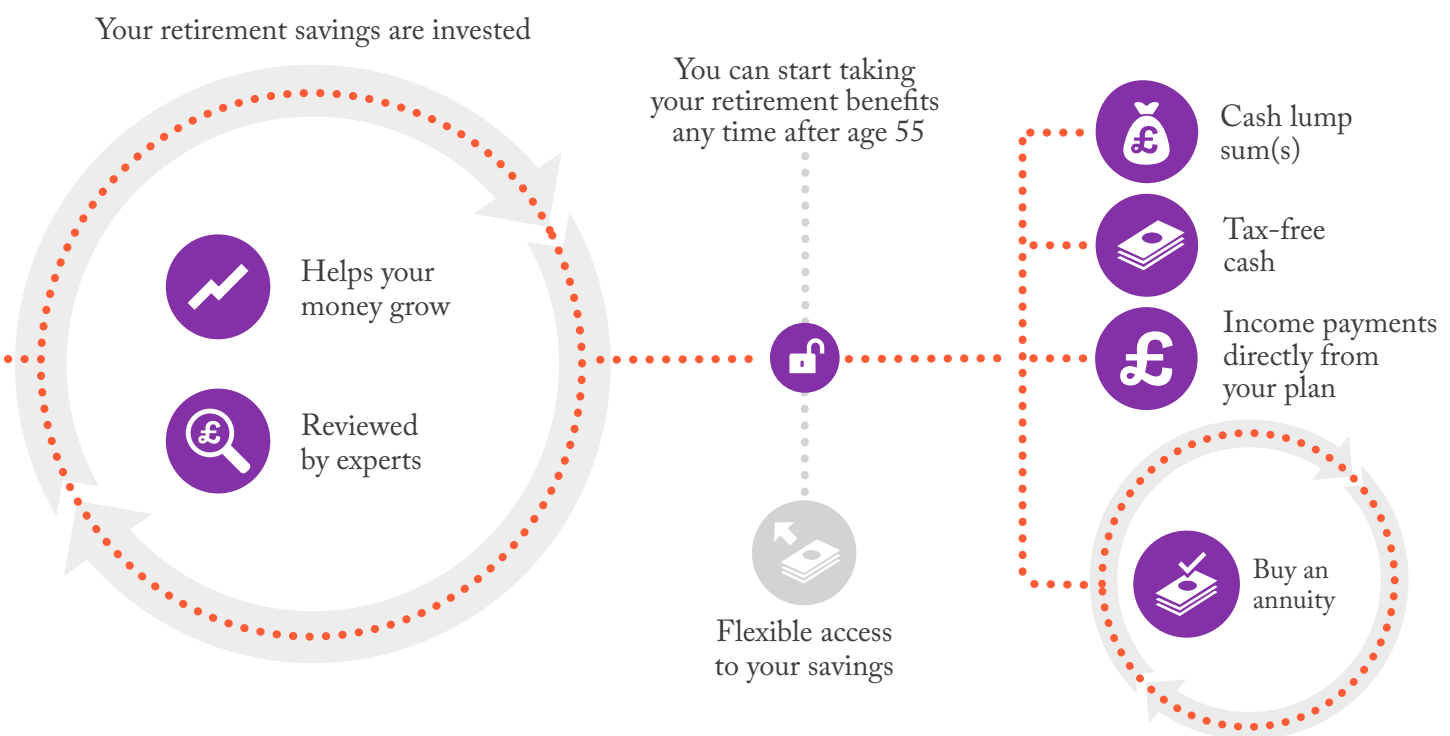
You can transfer retirement savings from other pension plans. This will make it easier for you to **keep track** of them. Transfer payments from one pension plan to another don't receive tax relief and aren't always in your best interests. You should **speak to your financial adviser** before you make a decision.

Share our success

We'll aim to give your retirement savings an **extra boost** by adding a **share of our profits** to your plan each year. So if we do well, so do you.

We've called this your **ProfitShare**.

And with its Income Release facility, you get the choice and freedom to enjoy your retirement for you. You can find out more about Pension Portfolio and the benefits of saving for your



Your retirement savings are invested to help them grow

You can stick with the investment you chose with the help of your financial adviser, or refine it to **suit your changing circumstances**. Remember that **investment returns are never guaranteed** so you could get back less than you put in.

You can find out more at royallondon.com.

Our investment options are reviewed by experts

This helps make sure they **meet their objectives**. This **ongoing governance** comes at no extra cost to you.

Take your retirement benefits in a way that suits you

Take some or all of your plan as a cash lump sum - 25% of each lump sum will be **tax-free**. Or if you want a **guaranteed income for life**, take up to 25% of your plan as tax-free cash or as regular payments. The rest of your plan can be used to buy an annuity.

If you want **more flexibility**, Income Release allows you to take an income as and when you need it. Unlike an annuity, **income payments are not guaranteed** for the rest of your life. Both the income payments and the value of your plan may go down. An initial **one-off charge** may apply when Income Release is first used.



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