



KEEPING UP WITH YOUR NEEDS

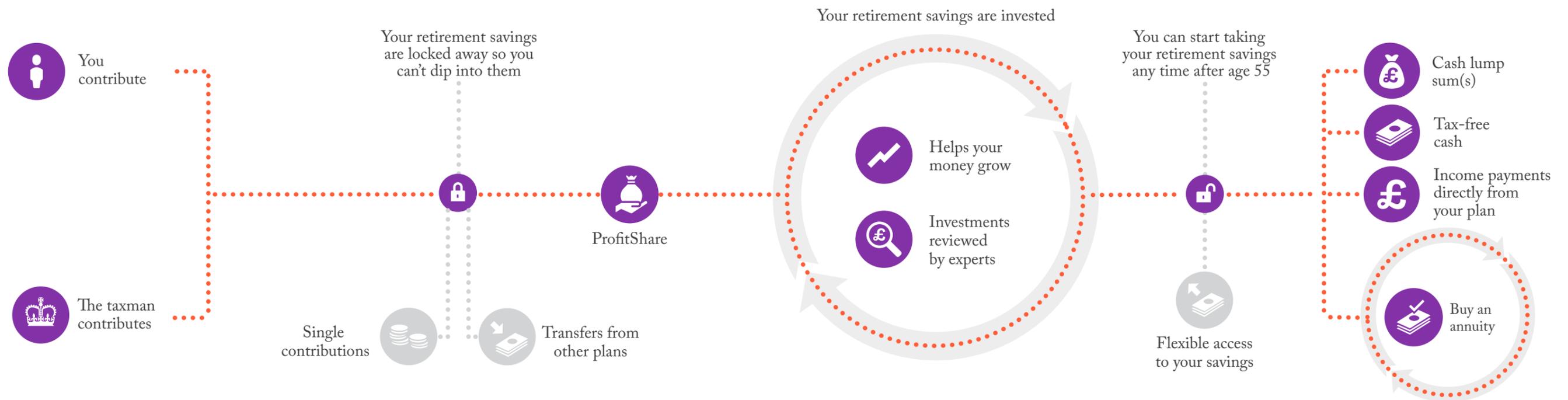
Introducing Pension Portfolio



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. And with its Income Release facility, you get the choice and freedom to enjoy your retirement savings the way you want to. This leaflet shows you some of the benefits Pension Portfolio has to offer you. You can find out more about Pension Portfolio and the benefits of saving for your 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 could make it easier for you to keep track of them. Transfer payments don't receive tax relief. Transferring may not be in your best interests as you could lose valuable benefits which can't be replaced. You should speak to a 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.

You can find out more at royallondon.com.

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 while your savings could grow, their value can also go down. This means you could get back less than you put into your plan.

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 savings 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 sum or as regular payments and use the rest 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. As the rest of your savings stay invested, 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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