



## FUND RANGE SUMMARY

This leaflet details the investment funds available through a Royal London Pension. It is important to remember that the value of investments can go down as well as up, and you may get back less than you originally invested. For more information about the funds, please refer to our [A clear and simple guide – Pension investment options](#). The fund information is correct as at **October 2017**.

### INTERNAL FUNDS

We have 45 internal funds covering a wide range of geographical sectors and asset types, such as equities (shares), bonds and property. These funds are managed by Royal London Asset Management (RLAM) and have a fund management charge of 1% a year, with the exception of our Sustainable Diversified Trust which has a fund management charge of 1.45%.

#### Deposit

Fund Name
Deposit

#### Government & Corporate Bond

Fund Name	
Annuity	Long (15yr+) Index Linked
Corporate Bond	Medium (10yr) Corporate Bond
Ethical Bond	Medium (10yr) Gilt
Fixed Interest	Medium (10yr) Index Linked
Global High Yield Bond	Short (5yr) Corporate Bond
Global Index Linked	Short (5yr) Gilt
Index Linked	Short (5yr) Index linked
International Government Bond	Short Duration Global High Yield
Long (15yr+) Corporate Bond	Sterling Extra Yield Bond
Long (15yr+) Gilt	UK Government Bond

### Property

Fund Name
Property

### Mixed Asset

Fund Name
Adventurous Managed
Managed
Defensive Managed
Royal London With Profits (Not available if Income Release is being used.)
Sustainable Diversified Trust (Additional Fund Management Charge of 0.45%, an Investment Expense of 0.02% and a Total Expense Ratio (TER) of 1.47%)

### UK Equity ▲

Fund Name	
Equity Income	UK Smaller Companies
UK Equity	UK Opportunities
UK Mid Cap	Sustainable Leaders

### US Equity ▲

Fund Name
American

### European Equity ▲

Fund Name
European

### Asian Equity ▲

Fund Name
Far East (ex Japan)
Japan
Pacific

### Global Equity ▲

Fund Name
Global Equity
Global Managed
Worldwide

### Specialist

Fund Name
Absolute Return Government Bond
Cash Plus
Commodity
Enhanced Cash Plus

▲ All funds or assets marked with a purple triangle can be used to replace the equity content of each of our Governed Portfolios and our Governed Retirement Income Portfolios. Where an asset is marked this means that all funds under this asset are suitable.

## EXTERNAL FUNDS

We have over 120 external funds covering a wide range of geographical sectors and asset types, such as equities (shares), bonds and property. These funds are managed by a number of external fund managers. The basic management charge for our external funds is 1% a year. An additional management charge applies to the majority of the external funds.

Where applicable the additional fund charge has been shown.

### Government & Corporate Bond

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/Baillie Gifford High Yield Bond	0.30%	0.02%	1.32%
RLP/BlackRock Aquila Long Gilt Index	0.00%	0.00%	1.00%
RLP/BlackRock Aquila Over 5 years Index linked Gilt Index	0.00%	0.00%	1.00%
RLP/BlackRock Aquila UK All Stocks Corporate Bond Index	0.00%	0.00%	1.00%
RLP/Fidelity Moneybuilder Income	0.25%	0.19%	1.44%
RLP/Fidelity Strategic Bond	0.45%	0.19%	1.64%
RLP/Invesco Perpetual Corporate Bond	0.45%	0.16%	1.61%
RLP/Invesco Perpetual Global Bond	0.45%	0.17%	1.62%
RLP/Invesco Perpetual Monthly Income Plus	0.58%	0.09%	1.67%
RLP/Investec Emerging Markets Local Currency Debt	0.70%	0.16%	1.86%
RLP/M&G Corporate Bond	0.45%	0.16%	1.61%
RLP/M&G Global High Yield Bond	0.58%	0.16%	1.74%
RLP/M&G Optimal Income	0.58%	0.16%	1.74%
RLP/M&G Strategic Corporate Bond	0.45%	0.16%	1.61%

### Property

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/Schroder Global Cities Real Estate	0.70%	0.18%	1.88%

<sup>1</sup> These charges are added to the annual management charge for your plan.

<sup>2</sup> The expenses shown are the typical costs incurred by the investment management company, which are deducted from the value of the fund. The level of these expenses is not in Royal London's control and may vary from year to year.

<sup>3</sup> The Total Expense Ratio includes the fund's annual management charge plus any audit, custodian, registration or compliance fees paid out of the fund's assets. It does not include the costs of buying and selling securities, which would still be paid if investing directly in securities instead of through an investment fund.

### Mixed Asset

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/7IM AAP Adventurous	0.45%	0.13%	1.58%
RLP/7IM AAP Balanced	0.45%	0.10%	1.55%
RLP/7IM AAP Moderately Adventurous	0.45%	0.10%	1.55%
RLP/7IM AAP Moderately Cautious	0.45%	0.14%	1.59%
RLP/BlackRock Aquila Consensus	0.00%	0.00%	1.00%
RLP/BMF Balanced	0.45%	0.89%	2.34%
RLP/BMF Cautious Growth	0.45%	0.77%	2.22%
RLP/BMF Defensive Income	0.45%	0.85%	2.30%
RLP/Invesco Perpetual Distribution	0.64%	0.13%	1.77%
RLP/Investec Cautious Managed	0.58%	0.09%	1.67%
RLP/Jupiter Merlin Balanced Portfolio	0.70%	0.88%	2.58%
RLP/Jupiter Merlin Growth Portfolio	0.70%	0.94%	2.64%
RLP/Jupiter Merlin Income Portfolio	0.70%	0.77%	2.47%
RLP/Man GLG Balanced Managed	0.45%	0.15%	1.60%
RLP/Man GLG Stockmarket Managed	0.45%	0.15%	1.60%
RLP/Neptune Balanced	0.70%	0.09%	1.79%
RLP/Neptune Global Alpha	0.95%	0.11%	2.06%
RLP/Newton Multi-Asset Balanced	0.45%	0.11%	1.56%
RLP/Newton Multi-Asset Growth	0.45%	0.12%	1.57%
RLP/Rathbone Enhanced Growth	0.45%	0.87%	2.32%
RLP/Rathbone Strategic Growth	0.45%	0.84%	2.29%
RLP/Rathbone Total Return	0.45%	0.69%	2.14%
RLP/Schroder Managed Balanced	0.35%	0.10%	1.45%
RLP/Schroder MM Diversity	0.35%	0.77%	2.12%
RLP/Schroder MM Diversity Balanced	0.35%	0.81%	2.16%
RLP/Schroder MM Diversity Tactical	0.35%	0.83%	2.18%
RLP/UBS Global Allocation	0.40%	0.07%	1.47%

## UK Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/Baillie Gifford UK Equity	0.50%	0.00%	1.50%
RLP/BlackRock Aquila UK Equity Index ■	0.00%	0.00%	1.00%
RLP/BlackRock UK Equity	0.35%	0.02%	1.37%
RLP/Dimensional UK Core Equity	0.12%	0.08%	1.20%
RLP/Fidelity UK Select	0.95%	0.20%	2.15%
RLP/Invesco Perpetual High Income	0.70%	0.17%	1.87%
RLP/Investec UK Special Situations	0.70%	0.10%	1.80%
RLP/M&G Recovery	0.70%	0.16%	1.86%
RLP/Schroder Income Maximiser	0.70%	0.16%	1.86%
RLP/Schroder MM UK Growth	0.35%	0.97%	2.32%
RLP UK Equity Core Plus (Close TEAMS UK Equities (1%)) ■	0.35%	0.03%	1.38%
RLP UK Equity Core Plus (Close TEAMS UK Equities (2%)) ■	0.60%	0.05%	1.65%
RLP UK Equity Core Plus (Schroder Core UK Equity) ■	0.70%	0.18%	1.88%
RLP UK Equity Core Plus (Schroder UK Equity) ■	0.70%	0.17%	1.87%
RLP UK Equity Specialist (Artemis UK Special Situations) ■	0.70%	0.06%	1.76%
RLP UK Equity Specialist (Invesco Perpetual UK Growth) ■	0.60%	0.16%	1.76%
RLP UK Equity Specialist (Schroder UK Alpha Plus) ■	0.70%	0.16%	1.86%
RLP UK Income Core Plus (Artemis Income) ■	0.70%	0.04%	1.74%
RLP UK Income Specialist (Fidelity MoneyBuilder Dividend fund) ■	0.30%	0.17%	1.47%
RLP UK Mid Cap Specialist (Franklin UK Mid Cap) ■	0.70%	0.07%	1.77%
RLP UK Small Cap Specialist (Investec UK Smaller Companies) ■	0.70%	0.09%	1.79%

■ All funds marked with a purple box are Matrix funds.

## US Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/BlackRock Aquila US Equity Index ■	0.00%	0.00%	1.00%
RLP/Legg Mason IF Royce US Smaller Companies	0.70%	0.24%	1.94%
RLP/Neptune US Opportunities	0.70%	0.07%	1.77%
RLP/Schroder US Mid Cap	0.70%	0.16%	1.86%
RLP US Core Plus (Old Mutual North American Equity) ■	0.70%	0.20%	1.90%
RLP US Specialist (JPMorgan US) ■	0.70%	0.18%	1.88%

## European Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/BlackRock Aquila European Equity Index ■	0.00%	0.00%	1.00%
RLP/Jupiter European Special Situations	0.70%	0.28%	1.98%
RLP/Schroder European Opportunities	0.70%	0.17%	1.87%
RLP Europe Core Plus (Fidelity European Blended) ■	0.95%	0.21%	2.16%
RLP Europe Specialist (Columbia Threadneedle European Select) ■	0.65%	0.08%	1.73%

## Asian Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/BlackRock Aquila Japanese Equity Index	0.00%	0.00%	1.00%
RLP/BlackRock Aquila Pacific Rim Equity Index	0.00%	0.00%	1.00%
RLP Asia Pacific Core Plus (Stewart Investors Asia Pacific Leaders) ■	0.80%	0.05%	1.85%
RLP Asia Pacific Core Plus (Invesco Perpetual Asian) ■	0.70%	0.20%	1.90%
RLP/Fidelity Asia	0.95%	0.22%	2.17%
RLP Japan Core Plus (Schroder Tokyo) ■	0.70%	0.16%	1.86%
RLP Japan Specialist (Invesco Perpetual Japan) ■	0.70%	0.18%	1.88%

## Global Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/Baillie Gifford Worldwide Equity (60:40)	0.50%	0.01%	1.51%
RLP/BlackRock Aquila Global Blend ■	0.00%	0.00%	1.00%
RLP/BlackRock Aquila Global Equity Index (50:50)	0.00%	0.00%	1.00%
RLP/BlackRock Aquila Global Equity Index (60:40) ■	0.00%	0.00%	1.00%
RLP/BlackRock Aquila World (ex UK) Equity Index	0.00%	0.00%	1.00%
RLP/Dimensional Global Core Equity	0.25%	0.08%	1.33%
RLP/Dimensional Global Target Value	0.45%	0.08%	1.53%
RLP/Fidelity Special Situations Blended	0.95%	0.19%	2.14%
RLP/First State Global Listed Infrastructure	0.70%	0.08%	1.78%
RLP/HSBC Amanah Global Index	0.00%	0.25%	1.25%
RLP/Jupiter Ecology	0.70%	0.03%	1.73%
RLP/Jupiter Merlin Worldwide Portfolio*	0.70%	1.05%	2.75%
RLP/M&G Global Basics	0.70%	0.18%	1.88%
RLP/M&G Global Dividend	0.70%	0.17%	1.87%
RLP/M&G Global Leaders	0.70%	0.17%	1.87%
RLP/Neptune Global Equity	0.70%	0.09%	1.79%
RLP/Newton Global Income	0.70%	0.11%	1.81%
RLP/Sarasin Food & Agriculture Opportunities	0.70%	0.24%	1.94%
RLP/Schroder MM International	0.35%	0.93%	2.28%
RLP/UBS Global Blend (50:50)	0.60%	0.24%	1.84%
RLP Global Blend Core Plus (Rathbone Global Alpha) ■	0.45%	0.79%	2.24%
RLP Global Managed Equity Specialist (Invesco Perpetual Global Equity) ■	0.60%	0.17%	1.77%
RLP Global Managed Equity Specialist (Investec Global Strategic Equity) ■	0.70%	0.12%	1.82%

\*This fund cannot be used to replace default equity content.

## Emerging Market Equity ▲

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/BlackRock Emerging Markets Tracker	0.15%	0.06%	1.21%
RLP/Columbia Threadneedle Latin America	0.70%	0.20%	1.90%
RLP/Dimensional Emerging Markets Core Equity	0.50%	0.14%	1.64%
RLP/Fidelity Emerging Europe Middle East and Africa	0.95%	0.38%	2.33%
RLP/Henderson China Opportunities	0.70%	0.23%	1.93%
RLP/JPMorgan Emerging Europe Equity	0.70%	0.18%	1.88%
RLP/Jupiter India	0.70%	0.34%	2.04%
RLP Emerging Markets Core Plus (JPMorgan Emerging Europe Equity) ■	0.70%	0.18%	1.88%

## Specialist

Fund Name	Additional Fund Management Charge <sup>1</sup>	Investment Expenses <sup>2</sup>	Total Expense Ratio <sup>3</sup>
RLP/BlackRock Gold and General ▲	0.83%	0.17%	2.00%
RLP/Columbia Threadneedle Absolute Return Bond	0.58%	0.16%	1.74%
RLP/Investec Global Energy ▲	0.70%	0.14%	1.84%
RLP/JPMorgan Global Macro Balanced	0.58%	0.18%	1.76%
RLP/JPMorgan Natural Resources ▲	0.70%	0.18%	1.88%
RLP/Jupiter Financial Opportunities ▲	0.70%	0.24%	1.94%
RLP/Newton Real Return	0.70%	0.11%	1.81%
RLP/Standard Life Global Absolute Return Strategies	0.70%	0.08%	1.78%

**Please note that charges are regularly reviewed and could change in the future.**

## MATRIX FUNDS

The funds that have been highlighted with a ■ against them are Matrix funds. Each Matrix Fund has a defined Management Risk Category and Equity Sector. The selection process for the external matrix funds involves input from an independent company – Morningstar Investment Management. There is also a governance process in place to ensure that the matrix funds continue to behave as you first expected. The governance process is run by the Investment Advisory Committee (IAC).

For further information on the Matrix funds please refer to our [Matrix Consumer Guide](#).

## GOVERNED PORTFOLIOS

In addition to the individual funds we also have nine Governed Portfolios. Each portfolio has a different asset mix which are intended to be suitable for different risk categories and terms to retirement.

Each of the Governed Portfolios is populated with a range of funds managed by RLAM. However, there is also the option to replace the default equity fund – the Global Managed Fund – with an alternative equity fund or funds from a selection of fund managers available within our range.

The funds marked with a ▲ can be used to replace the default equity content of each of our Governed Portfolios and Governed Retirement Income Portfolios.

Long	Medium	Short
<b>Governed Portfolio 1</b> 52.5% Equities 17.5% Property 5.0% Commodities 2.5% High Yield Bonds 5.0% Gilts 5.0% Index Linked Gilts 5.0% Corporate Bonds 7.5% Absolute Return Strategies (incl cash)	<b>Governed Portfolio 2</b> 42.5% Equities 12.5% Property 5.0% Commodities 2.5% High Yield Bonds 9.2% Gilts 9.2% Index Linked Gilts 9.2% Corporate Bonds 10.0% Absolute Return Strategies (incl cash)	<b>Governed Portfolio 3</b> 15.0% Equities 5.0% Property 5.0% Commodities 10.0% High Yield Bonds 16.7% Gilts 16.7% Index Linked Gilts 16.7% Corporate Bonds 15.0% Absolute Return Strategies (incl cash)
<b>Governed Portfolio 4</b> 67.5% Equities 17.5% Property 5.0% Commodities 1.7% Gilts 1.7% Index Linked Gilts 1.7% Corporate Bonds 5.0% Absolute Return Strategies (incl cash)	<b>Governed Portfolio 5</b> 55.0% Equities 15.0% Property 5.0% Commodities 2.5% High Yield Bonds 5.0% Gilts 5.0% Index Linked Gilts 5.0% Corporate Bonds 7.5% Absolute Return Strategies (incl cash)	<b>Governed Portfolio 6</b> 32.5% Equities 12.5% Property 5.0% Commodities 2.5% High Yield Bonds 11.7% Gilts 11.7% Index Linked Gilts 11.7% Corporate Bonds 12.5% Absolute Return Strategies (incl cash)
<b>Governed Portfolio 7</b> 80.0% Equities 15.0% Property 5.0% Commodities	<b>Governed Portfolio 8</b> 70.0% Equities 15.0% Property 5.0% Commodities 1.7% Gilts 1.7% Index Linked Gilts 1.7% Corporate Bonds 5.0% Absolute Return Strategies (incl cash)	<b>Governed Portfolio 9</b> 45.0% Equities 10.0% Property 5.0% Commodities 2.5% High Yield Bonds 9.2% Gilts 9.2% Index Linked Gilts 9.2% Corporate Bonds 10.0% Absolute Return Strategies (incl cash)

You can view the latest asset allocation at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments)

## GOVERNED LIFESTYLE STRATEGIES

We also offer target and flexible lifestyle strategies which automatically switch investments from higher risk to lower risk Governed Portfolios as retirement approaches.

### Target Lifestyle Strategies

The target lifestyle strategies are shown below and can target either cash, annuity or drawdown.

Risk Category	Your Lifestyle Journey →			
	At 15 yrs +	At 10 yrs	At 5 yrs	Retirement
<b>Cautious</b>	Governed Portfolio 1	Governed Portfolio 2 *	Governed Portfolio 3 *	Target Cash, Target Annuity, Target Drawdown
<b>Moderately Cautious</b>	Governed Portfolio 4	Governed Portfolio 5 *	Governed Portfolio 3 *	Target Cash, Target Annuity, Target Drawdown
<b>Balanced</b>	Governed Portfolio 4	Governed Portfolio 5 *	Governed Portfolio 6 *	Target Cash, Target Annuity, Target Drawdown
<b>Moderately Adventurous</b>	Governed Portfolio 7	Governed Portfolio 5 *	Governed Portfolio 6 *	Target Cash, Target Annuity, Target Drawdown
<b>Adventurous</b>	Governed Portfolio 7	Governed Portfolio 8 *	Governed Portfolio 9 *	Target Cash, Target Annuity, Target Drawdown

\*The asset allocation of each Governed Portfolio will depend on what strategy is targeting at retirement. Please refer to the Target Strategy factsheets available on our website at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments).

If you have an Individual Stakeholder Pension Plan you should check with our customer service team what investment options are available for you.

### Target Lifestyle Strategy

The lifestyle strategy invests the equity portion of each portfolio in the RLP Global Managed Fund. This is an actively managed global equity fund that is automatically blended between UK and overseas equities as part of our governance review process.

### Target Lifestyle Strategy - Tracker option

The tracker version invests the equity portion of each portfolio in the RLP/BlackRock Aquila Global Blend Fund. This is a global equity tracker fund that is automatically blended between UK and overseas equities as part of our governance review process.

### Target Lifestyle Strategy - Active option

The active version invests the equity portion of each portfolio in a specialist multimanager fund RLP Global Blend Core Plus (Rathbone Global Alpha) Fund. This is an actively managed global equity fund of funds that is automatically blended between UK and overseas equities as part of our governance review process.

### Flexible Lifestyle Strategy

A flexible lifestyle strategy allows you to choose which Governed Portfolios to switch into as you near retirement, rather than using one of our pre-determined routes.

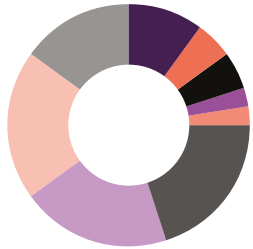
You can choose to target either cash, annuity or drawdown at retirement.

For more information about Governed Portfolios and lifestyle strategies please visit our website [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments).

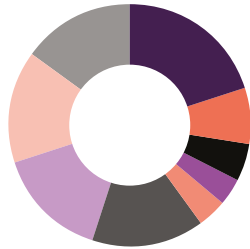
## GOVERNED RETIREMENT INCOME PORTFOLIOS

If you're taking income from your pension you can choose to invest in a Governed Retirement Income Portfolio. The portfolios are designed to suit customers with different risk attitudes and invest in a mix of equities, bonds and property funds managed by Royal London Asset Management (RLAM). There is also the option to replace the default equity fund – RLP Global Managed Fund – with an alternative equity fund or funds from a selection of fund managers available within our range. Benchmark asset allocations are shown below.

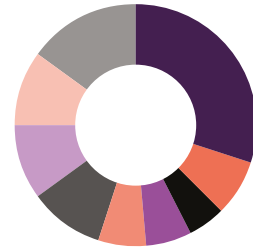
**Governed Retirement Income Portfolio 1**



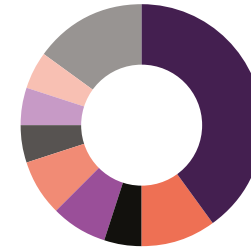
**Governed Retirement Income Portfolio 2**



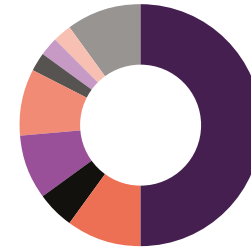
**Governed Retirement Income Portfolio 3**



**Governed Retirement Income Portfolio 4**



**Governed Retirement Income Portfolio 5**



10.0% Equity

5.0% Property

5.0% Commodities

2.5% Global High Yield Bonds

2.5% UK High Yield Bonds

20.0% Corporate Bonds

20.0% Gilts

20.0% Index Linked Gilts

15.0% Absolute Return Strategies (incl cash)

20.0% Equity

7.5% Property

5.0% Commodities

3.75% Global High Yield Bonds

3.75% UK High Yield Bonds

15.0% Corporate Bonds

15.0% Gilts

15.0% Index Linked Gilts

15.0% Absolute Return Strategies (incl cash)

30.0% Equity

7.5% Property

5.0% Commodities

6.25% Global High Yield Bonds

6.25% UK High Yield Bonds

10.0% Corporate Bonds

10.0% Gilts

10.0% Index Linked Gilts

15.0% Absolute Return Strategies (incl cash)

40.0% Equity

10.0% Property

5.0% Commodities

7.50% Global High Yield Bonds

7.50% UK High Yield Bonds

5.0% Corporate Bonds

5.0% Gilts

5.0% Index Linked Gilts

15.0% Absolute Return Strategies (incl cash)

50.0% Equity

10.0% Property

5.0% Commodities

8.75% Global High Yield Bonds

8.75% UK High Yield Bonds

2.5% Corporate Bonds

2.5% Gilts

2.5% Index Linked Gilts

10.0% Absolute Return Strategies (incl cash)



**RISK**



**Lower**

**Higher**

You can view the latest asset allocations at [royallondon.com/pensioninvestments](https://royallondon.com/pensioninvestments)



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**royallondon.com**

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