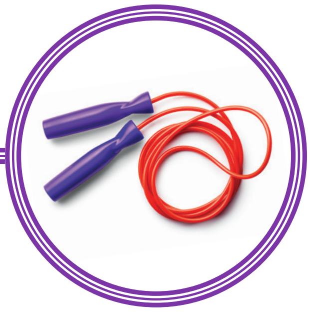
STRENGTHENING YOUR BUSINESS PERFORMANCE

We've spoken to advisers and paraplanners across the UK so we know that when it comes to preparing for your client reviews, it can be an uphill struggle.

Our Review Service is designed to help you create more business opportunities by providing everything you need in one place.



FOCUS
MORE ENERGY ON VALUE WORK

Our Review Service is quick and easy to use. It aims to free up some of your time so you can focus more energy on building relationships and making sure your clients are on track for the retirement they expect.

Here's how our Review Service could save you time:

- You'll see all of your clients' plans in one place.
- Add your logo and personal details only once.
- You can create reports in a few clicks.
- The report includes an editable introductory page which is populated according to the sections you've chosen.
- Our service aims to help you with your compliance requirements by providing a detailed report just for you, backing up everything that's in the client report.

BUILD UP
YOUR CLIENT PORTFOLIO

Our Review Service supports conversations with new clients you might not otherwise be able to take on board.

Work with your corporate clients who may be interested in promoting your services to their workforce. For example, you can use the Review Service to easily run reports for members of a group scheme.

We can provide workplace marketing material for your clients to use with their workforce to promote presentations and surgeries.

And of course you can visit your existing clients who don't have regular reviews and

- discuss options to get them on track for their retirement goals; and
- discuss new products and services.

EASILY TRACK
YOUR CLIENTS' PROGRESS

Our Review Service is designed to support your recommendations for your clients' pension plans with Royal London.

- Having all a client's pension plans in one place makes it easier to keep track of their retirement savings.
- Provide your clients with a tailored investment solution for all of their retirement savings.
- If your clients are paying high plan charges, you might want to consider switching to a more modern plan which could have lower charges.

Use our Review Service to carry out reviews of all your clients' retirement savings quickly and easily.

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON

OUR REVIEW SERVICE **IN PRACTICE**

Let's take a look at how you could use our Review Service with your clients.

MEET GEORGE
FINANCIAL ADVISER

George is 58 and runs a small financial planning company. He's been a financial adviser for over 21 years and his experience spreads across both individual and workplace pension markets.

One of George's main business objectives is to provide a personal and trustworthy service to his clients. So an important part of his job is to regularly meet his clients and conduct a review of their retirement savings.

Because George runs such a small company, it takes up a lot of his time to fully prepare for these review meetings and to pull together all the information into something meaningful for his clients.

When George's Royal London contact, Karen, calls to arrange a demonstration of their new Review Service, George is immediately interested. He's keen to learn about how Royal London can help reduce his paper work, engage his clients and help him meet his compliance requirements.

HOW OUR REVIEW **SERVICE WORKS**

1 CREATE YOUR PROFILE

2 CHOOSE YOUR DATES

3 TAILOR YOUR OPTIONS

4 SELECT YOUR OUTPUTS

MEET DAVID
WORKPLACE CLIENT

David is 47. He works full time for Newco. When he joined the company he was automatically enrolled into their group pension plan. He's currently contributing 1% and Newco contributes an additional 1% on his behalf.

David never looks at his pension plan and has no idea if he's on track for receiving the retirement income he'd like.

He knows he has old pension plans with his two previous employers but he doesn't know what he should do with them.

David meets George

David receives an invitation from George, the plan's financial adviser, to attend some pension education sessions:

- Workplace presentations about the importance of savings for retirement – for all employees
- Retirement planning surgery – for employees aged 45+

How Review Service can help

George uses Royal London's Review Service to review all employees' retirement savings and pull together:

- a summary report for employees attending a presentation, and
- a full report for employees attending a surgery.

David's future

After attending a surgery, David takes a look at the retirement savings report George has produced. He can clearly see how his pension is performing.

George has suggested David transfers his old pension plans to his new one with Royal London. This has the added benefit of helping him to keep track of his retirement savings.

David decides to attend future surgeries Newco provides for its employees, to make sure he stays close to his pension.

MEET LISA
INDIVIDUAL CLIENT

Lisa is 49 and works as a Contractor. Because her job changes frequently, she's not a member of a group scheme; instead she pays directly into her own personal pension.

Lisa meets with George every year and, although she knows it's an important subject, she isn't particularly engaged with her retirement savings.

How Review Service can help

George uses Royal London's Review Service to produce a report for Lisa which highlights a shortfall in her retirement benefits. Lisa will either need to contribute more to her plan or downsize her retirement plans.

George meets Lisa and uses the full client report to illustrate the retirement benefits Lisa is likely to achieve, in a way she understands.

They discuss options and agree an increase in contributions is the right thing to do.

Lisa's future

After increasing her contributions, Lisa can see the difference it could make to her retirement benefits.

She meets George twice a year and spends the meetings having a good conversation about her finances. She leaves each meeting with a clear picture of her position and confidence that she'll be able to afford the retirement she wants.

What next?

Speak to your usual Royal London Sales contact for more information and a demonstration of our Review Service.

Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG.
All of our printed products are produced on stock which is from FSC® certified forests.

June 2017 L4P10005/1