



CUSTOM RANGE

Design your own investment option using our governance process

It's important to ensure that you have the right approach to selecting investments that meet the personal risk attitude and circumstances of your clients.

Crucially, this advice should be founded on a solid investment process like that shown below.

But supporting all this work and analysis, as well as regularly reviewing it, can take up a lot of your resource. In fact it might not be practical or cost effective for your firm to deliver such an approach to all your clients at a price they can afford.

An inconsistent approach can make it difficult for you to demonstrate the value of the service you're providing and to differentiate your service in the market.

We have a simple but effective answer to this problem.

It's called the Custom Range. It allows you to customise our governed range of portfolios and lifestyle strategies.



WHAT ARE THE BENEFITS?

- **Named investment solutions** – you can name any of our governed portfolios or lifestyle strategies and make them available to your clients. This makes it easier to demonstrate the service you are providing and the value of it.
- **Fund Selection** – our range is now even bigger, choose from a wide range of funds from a range of equity sectors.
- **Easy set up** – you can use our pre programmed portfolios or strategies across your client base saving you time at the application stage.

- **Governance** – our regular review process takes the hassle out of monitoring clients' strategies and helps you to ensure TCF outcomes are met. This helps ensure your client's investments remain appropriate for their selected attitude to risk, even if you don't manage to see them as often as you'd like.
- **Supporting factsheets** – we will automatically set up supporting factsheets to help explain your custom portfolio or lifestyle strategy to your clients.
- **Online access** – your clients can view the investment option you've set up for them online at a time that suits them.
- **Automatic rebalancing** – it means that your client's investment split is realigned to that which originally matched their attitude to risk.
- **Automatic switching** – saves you time and resource.
- **No extra cost** – all of this is provided at no extra cost.

HOW DO I SET UP A CUSTOM OPTION?

If you are interested in finding out more about this option please speak to your usual Royal London contact. Once your requirements have been approved you will be given a named contact at Royal London who will set up your custom option on our system. When you have confirmed the details your investment option will be available to all your individual and group clients.

HOW TO BUILD A CUSTOM LIFESTYLE STRATEGY

1. Build Your Lifestyle Journey*

At 15yrs +

Choose from one of following

Governed Portfolio 1

- 55.0% Equities
- 15.0% Corporate Bonds (15yr)
- 12.5% Index Linked Bonds (15yr)
- 17.5% Property

Governed Portfolio 4

- 67.5% Equities
- 7.5% Corporate Bonds (15yr)
- 7.5% Index Linked Bonds (15yr)
- 17.5% Property

Governed Portfolio 7

- 82.5% Equities
- 17.5% Property

At 10yrs

Choose from one of following

Governed Portfolio 2

- 42.5% Equities
- 22.5% Corporate Bonds (10yr)
- 20.0% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 5

- 55.0% Equities
- 17.5% Corporate Bonds (10yr)
- 12.5% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 8

- 70.0% Equities
- 7.5% Corporate Bonds (10yr)
- 7.5% Index Linked Bonds (10yr)
- 15.0% Property

At 5yrs

Choose from one of following

Governed Portfolio 3

- 15.0% Equities
- 45.0% Corporate Bonds (5yr)
- 30.0% Index Linked Bonds (5yr)
- 10.0% Property

Governed Portfolio 6

- 30.0% Equities
- 40.0% Corporate Bonds (5yr)
- 20.0% Index Linked Bonds (5yr)
- 10.0% Property

Governed Portfolio 9

- 45.0% Equities
- 25.0% Corporate Bonds (5yr)
- 20.0% Index Linked Bonds (5yr)
- 10.0% Property

* Benchmark asset allocations shown are correct at 2 June 2015. For current asset allocations please visit our website adviser.royallondon.com/pensioninvestments

2. Choose Your Equity Fund Managers



3. At Retirement

Choose from one of the following:

- 100% Cash
- 100% Annuity fund
- Stay in the portfolio you have already selected 'At 5yrs' in Step 1
- Governed Retirement Income Portfolio (GRIP) 1 - 5 available at retirement



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