



ROYAL
LONDON



THE SUSTAINABLE FUND RANGE

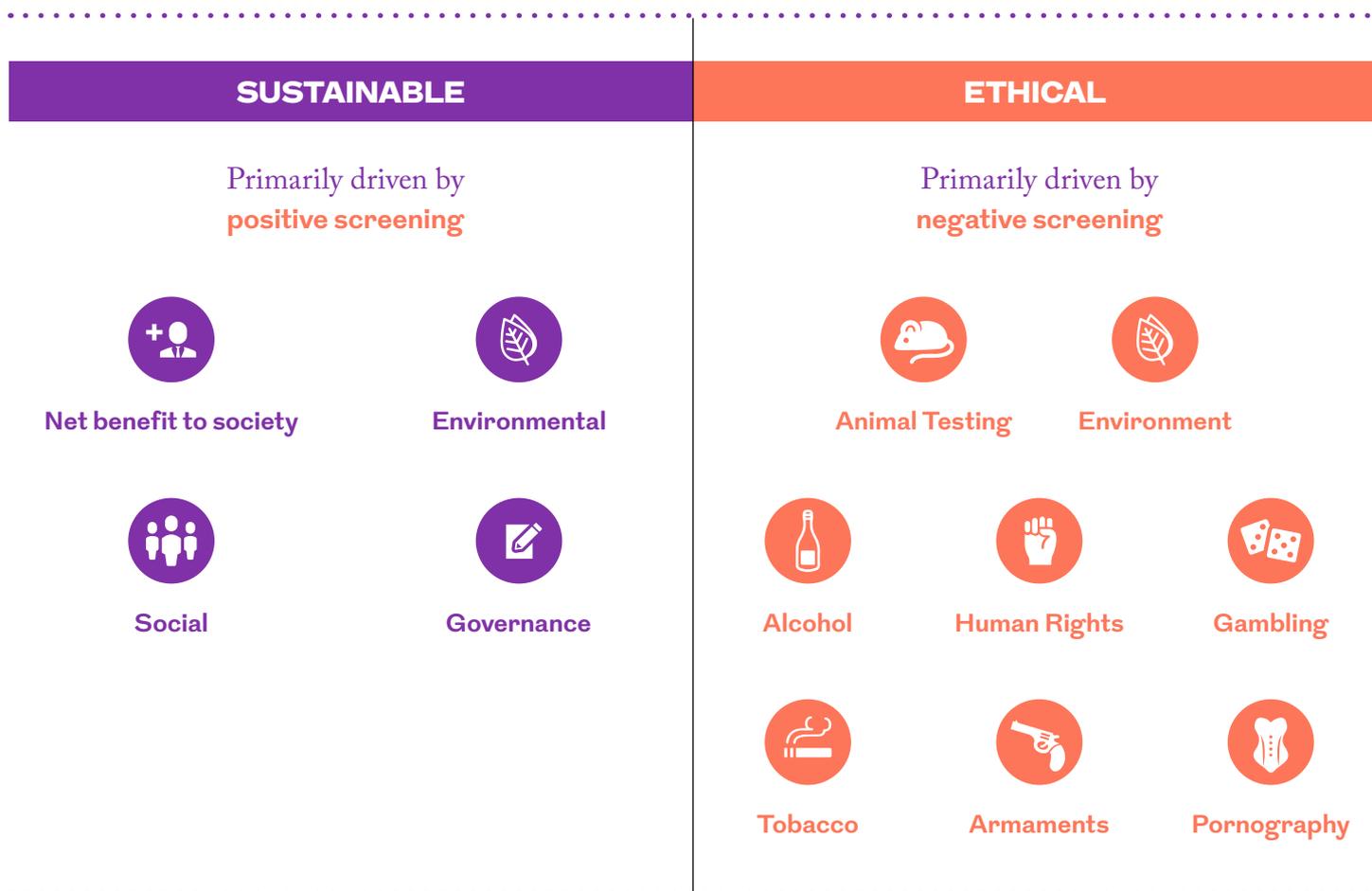
Customer guide

We're committed to being a responsible investor. That means when you choose your pension with us, we invest your payments in a responsible way. We aim to generate good returns whilst also making a positive contribution to our society and environment.

SUSTAINABLE VERSUS ETHICAL INVESTING

What's the difference between sustainable and ethical investing?
The simplest way to explain it is that ethical investing focuses on negative screening and avoidance, whereas sustainable investing is about positive selection and positive screening.

Sustainable investing lets investors embed their values into their investments. Sustainable investing looks to invest in companies that have socially useful products and services, and that lead their industries on environmental, social and governance management - all with a strong focus on delivering investment returns.



! Remember, the value of investments can fall as well as rise and you may get back less than you pay in.

OUR SUSTAINABLE FUND RANGE

There are five multi asset sustainable funds to choose from, ranging from 100% fixed income to 100% equities. This means there's a wide range of options to suit how you feel about risk.

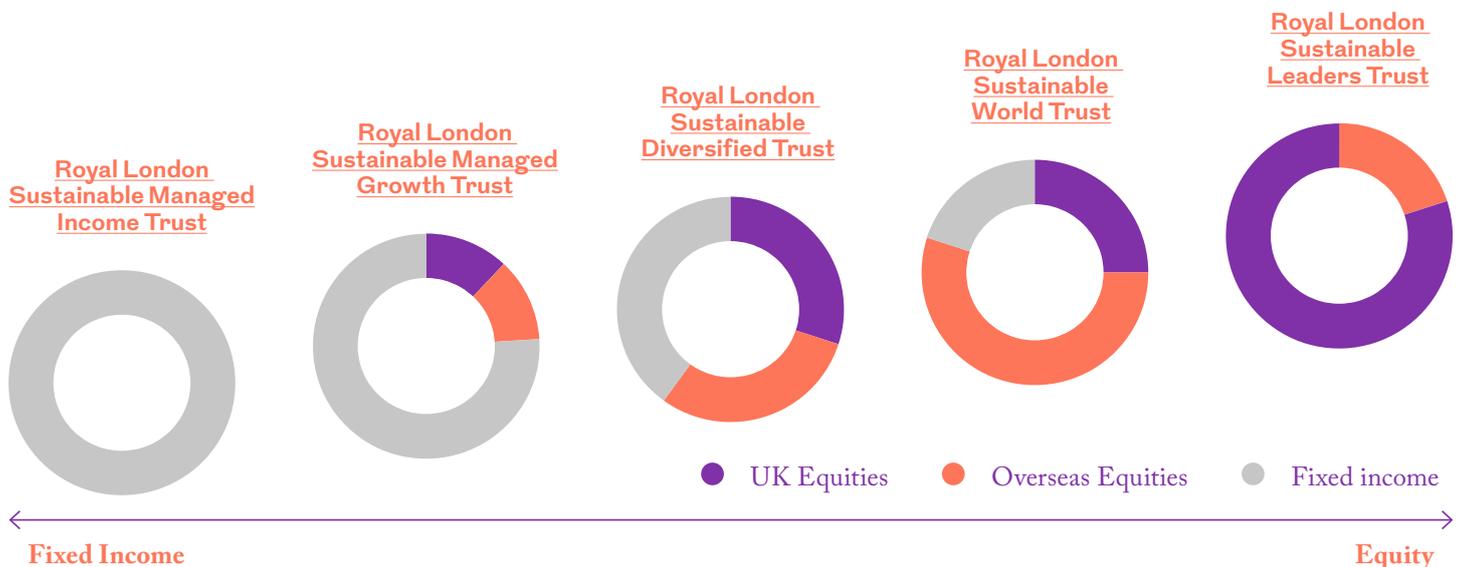
The sustainable funds invest in companies that are working towards making the world a better place – including sustainable agriculture, healthcare, cloud computing and electric vehicles.

The funds offer you several benefits:

- **Five multi asset funds** to choose from
- **Good value for money** – available at no extra charge
The basic charge is 1% p.a., which is built into the fund price. For all customers, a discount is applied and depends on the value of the investment.

- The funds have over **£1.7bn in assets under management**¹
- **Expertly managed** by Royal London Asset Management (RLAM) who has over 25 years' experience in running sustainable funds
- Overseen by an **independent external Advisory Committee**

The diagram below shows the range of funds and their asset classes.



¹. As at 31.05.2018

! **For illustrative purposes** – reflects approximate percentage asset allocation, weightings may vary.

INFLUENCING POSITIVE CHANGE

Royal London Asset Management's Responsible Investment team oversees research into and engagement on environmental, social and corporate governance issues. They work particularly closely with the Sustainable Investment team to help ensure we invest in companies that contribute positively to our society and environment.

To help influence positive change they vote at annual meetings, engage with management and advocate strong corporate governance.



VOTING AT ANNUAL MEETINGS



ENGAGING WITH MANAGEMENT



STRONG CORPORATE GOVERNANCE

To find out more about our Sustainable Fund Range speak to your financial adviser or visit royallondon.com/pensioninvestments



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