



## TARGET LIFESTYLE STRATEGIES CORPORATE ADVISER ULTIMATE DEFAULT FUND 2017

**“Royal London led the field with its Governed approaches and today's Target Lifestyle Strategies take that philosophy further.”** – Source: Corporate Adviser Awards 2017

The Royal London Target Lifestyle Strategies have won Ultimate Default Fund of The Year at the Corporate Adviser Awards 2017. The awards recognise excellence in a number of corporate pension categories for both advisers and providers.

A shortlist of providers is decided by a panel of leading intermediary firms. The panel then judges submissions from each shortlisted provider to decide on an overall winner.

Corporate Adviser commenting on the award said:  
**“Our judging panel applauded Royal London's policy of offering a range of strategies to be determined with intermediary input, to target cash, annuity or drawdown, where appropriate. Well done to Royal London a provider delivering value for money where it matters.”**

Our Target Lifestyle Strategies are a range of risk graded default options which sit under the Governed Range. These are designed to help members reduce the risk to their savings as they get closer to retirement and include automatic rebalancing, dynamic switching and ongoing governance at no extra cost.

### THE BENEFITS:

- **Targeted outcomes** – strategies target specific desired member outcomes.
- **Dynamic asset allocation** – tactical overlay applied to exploit performance over the short-term.
- **Meets charge cap rules** – passive and low cost active options are available at no extra cost and can be used as a scheme default.
- **Member-specific investment glidepath** – takes into account chosen target, risk profile and member's term to retirement.
- **Governance at no extra cost** – our regular review process takes the hassle out of monitoring member's strategies and helps you to ensure TCF outcomes are met.
- **One stop solution** – each Target Lifestyle Strategy is aligned to a risk category and desired member outcome so you can quickly choose the one that suits your member.
- **Automatic switching** – this is done on a gradual and fluid basis once a month, saving you time and resource.



### HIGHLY COMMENDED

- Schroders Dynamic Multi Asset Fund (DMAF)

### SHORTLISTED

- AllianceBernstein – AB Retirement Strategies Target Date Funds
- Aviva – Future Focus 2 Drawdown Lifestage
- BlackRock – LifePath Target Date Funds
- Fidelity International – FutureWise
- Friends Life now Aviva – Friends Life My Future Plus
- NEST – NEST Retirement Date Funds
- Scottish Widows – Scottish Widows Premier Pension Investment Approaches
- Standard Life – Active Plus III Universal Strategic Lifestyle Profile (SLP)

- **Automatic updates** – any changes to the asset allocation are made automatically so anyone invested in a strategy can be confident that their investments are being reviewed to ensure it continues to meet its objective.
- **Regular communication** – it's easy for your member to check their lifestyle strategy. They can view the latest changes online at a time that suits them.

## FURTHER INFORMATION

For further information on our range of Target Lifestyle Strategies, please speak to your usual Royal London contact or visit us at [adviser.royallondon.com/pensions/investment](http://adviser.royallondon.com/pensions/investment)



### Royal London

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