



FREQUENTLY ASKED QUESTIONS

Got a question about our new communications? You'll hopefully find the answer here.

If we haven't covered all the detail you're after, simply get in touch with your usual Royal London contact and they'll be happy to help.

ANNUAL STATEMENT

How will you tell me when my client statements go out?

On or around the 20th of each month, we'll send you a letter. Inside you'll find details of all your clients who are set to receive their annual statement in the following month.

This is a change to how we used to let you know your clients would be getting their statement from us. Previously, we'd write to you on the same day we were issuing your client's statement, and alert you on an individual client by client basis.

Why are you changing the way you tell me my clients are due to receive their annual statement?

By grouping your clients together each month and giving you some advance notice, you'll have a lot more time to prepare for your client conversations before they receive their annual statement from us.

Our Adviser Review Service could then help you start a deeper discussion.

What's the difference between the new annual statement and the output from the Adviser Review Service?

Our new statement gives your clients key information about their retirement savings with us. It's been designed to be conversational, engaging and easy to understand.

The reports you can create through our Adviser Review Service offer you far greater detailed analysis relating to the performance of your client's plan - and their outlook for the future.

Can you alert me by email?

At the moment our reminder service isn't available by email.

How will I get a copy of my client's annual statement?

You'll be able to download a copy through our online service. Once you've logged in and selected your client's policy number, you'll find their annual statement under the 'Yearly reviews' menu option.

RETIREMENT ENGAGEMENT PACKS

When are the retirement packs sent out?

Starting 5 years before your client's chosen retirement age, they'll receive a new retirement engagement pack from us.

They'll then get an updated pack each year, just after their birthday.

When your clients are within one year of their chosen retirement age, they'll receive a new 'wake up pack' at both 6 months and 3 months before their chosen retirement age.

Will I get a copy of each pack as it's sent to my client?

We'll make sure to send you a copy of the pack that goes out each year. This will make sure you both have exactly the same facts and figures to start a meaningful conversation.

You'll also be able to download copies of all the retirement engagement packs we send to your clients through our online service.

What if my client is already within 5 years of their retirement age?

Your client will get their first pack closely following their next birthday.

For example, if they've missed the five year pack, we'll send them their first update four years before their chosen retirement age.

Our packs don't assume your clients have received the one before it - so the information will still make sense no matter which pack they receive first.

Are all the engagement packs the same?

The information in each update will be tailored depending on the length of time your client has left before their chosen retirement age.

As we start counting down, we'll update your client's projected retirement income figures in each pack.

Our key messages will also change at 2 years and 6 months to take account of the different things they should discuss with you in the time they have remaining.

What happens if my client changes their retirement age?

Each retirement pack is tailored to count down to your client's chosen retirement age. So if they choose to make a change, we'll issue a pack that's tailored according to the time they have left.

If your client's new chosen retirement age is more than 5 years away, they won't receive another pack from us until they're back within 5 years of their new chosen retirement age.

Do the retirement packs replace my client's annual statement?

No - your clients will still get their annual statement from us.

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