



## PERFORMANCE STATISTICS

### TARGET LIFESTYLE STRATEGIES (DRAWDOWN)

#### DECEMBER 2017

The Governed Portfolios shown below are the building blocks of our Target Drawdown Lifestyle Strategies. These strategies aim to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with the chosen category. As you progress through our Target Lifestyle Strategies you will be invested in the Governed Portfolios appropriate depending on your time to retirement.

Risk Category	Your Lifestyle Journey			
	At 15 yrs +	At 10 yrs	At 5 yrs	Retirement
<b>Cautious</b>	Governed Portfolio 1	Governed Portfolio 2	Governed Portfolio 3	GRIP 1
<b>Moderately Cautious</b>	Governed Portfolio 4	Governed Portfolio 5	Governed Portfolio 3	GRIP 2
<b>Balanced</b>	Governed Portfolio 4	Governed Portfolio 5	Governed Portfolio 6	GRIP 3
<b>Moderately Adventurous</b>	Governed Portfolio 7	Governed Portfolio 5	Governed Portfolio 6	GRIP 4
<b>Adventurous</b>	Governed Portfolio 7	Governed Portfolio 8	Governed Portfolio 9	GRIP 5

The mix of assets held within each portfolio is reviewed regularly by our Investment Advisory Committee (IAC) as part of our governance process. For details of the latest asset allocations and minutes of the committee meetings, please refer to our website at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments).

#### Equity management options

Each strategy invests the equity portion in an actively managed global equity fund, the RLP Global Managed fund. However there are alternative passive and active equity management options if you prefer:

- **Tracker** – the tracker version invests the equity portion of each portfolio in a global equity tracker fund, the RLP/BlackRock Aquila Global Blend fund.
- **Active** – the active version invests the equity portion of each portfolio in an actively managed global equity fund of funds, the RLP Global Blend Core Plus (Rathbone Global Alpha) fund.

The equity portion of each portfolio is invested 50% UK equities and 50% overseas equities. This allocation is reviewed regularly by our IAC. Each portfolio is rebalanced on a monthly basis. Performance for each of the options detailed is shown overleaf.

## CAUTIOUS LIFESTYLE STRATEGY

This strategy has been designed for investors who want to use their fund to support a flexible income at retirement (known as drawdown) and have a cautious attitude to risk.

### Performance at 30.11.2017

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	<b>Governed Portfolio 1</b>	<b>9.10</b>	<b>10.67</b>	<b>4.11</b>	<b>10.13</b>	<b>13.64</b>	<b>7.92</b>
Composite benchmark	8.64	11.68	2.46	10.59	11.79	7.52	8.97
Difference	0.46	-1.01	1.65	-0.46	1.85	0.40	0.51
<b>Governed Portfolio 2 (Drawdown)</b>	<b>7.57</b>	<b>9.99</b>	<b>3.66</b>	<b>9.91</b>	<b>11.13</b>	<b>7.03</b>	<b>8.41</b>
Composite benchmark	7.13	10.57	2.33	10.31	9.42	6.62	7.90
Difference	0.44	-0.58	1.33	-0.40	1.71	0.41	0.51
<b>Governed Portfolio 3 (Drawdown)</b>	<b>3.96</b>	<b>7.53</b>	<b>2.60</b>	<b>7.97</b>	<b>5.66</b>	<b>4.67</b>	<b>5.52</b>
Composite benchmark	3.62	7.45	1.80	8.32	4.42	4.26	5.09
Difference	0.34	0.08	0.80	-0.35	1.24	0.41	0.43
<b>GRIP 1</b>	<b>4.64</b>	<b>8.51</b>	<b>1.31</b>	<b>7.21</b>	<b>4.45</b>	<b>4.77</b>	<b>5.19</b>
Composite benchmark	3.62	8.45	0.89	7.12	3.40	4.27	4.66
Difference	1.02	0.06	0.42	0.09	1.05	0.50	0.53

## Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/BlackRock Aquila Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 1	9.44	11.43	3.26	10.19	13.08	7.98
Governed Portfolio 2 (Drawdown)	7.84	10.58	2.99	9.96	10.89	7.08	8.41
Governed Portfolio 3 (Drawdown)	4.08	7.73	2.34	7.99	5.48	4.69	5.50
GRIP 1	4.69	8.64	N/A	N/A	N/A	N/A	N/A

## Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 1	10.23	8.26	5.13	9.54	14.21	7.84
Governed Portfolio 2 (Drawdown)	8.46	8.07	4.44	9.45	11.75	6.97	8.40
Governed Portfolio 3 (Drawdown)	4.34	6.68	2.90	7.78	5.79	4.63	5.48
GRIP 1	4.87	8.04	N/A	N/A	N/A	N/A	N/A

Source: Lipper, bid to bid, as at 30.11.2017, Royal London, as at 30.11.2017. **All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund.** Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis.

## MODERATELY CAUTIOUS LIFESTYLE STRATEGY

This strategy has been designed for investors who want to use their fund to support a flexible income at retirement (known as drawdown) and have a moderately cautious attitude to risk.

### Performance at 30.11.2017

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	<b>Governed Portfolio 4</b>	<b>10.87</b>	<b>11.33</b>	<b>4.32</b>	<b>9.46</b>	<b>16.30</b>	<b>8.79</b>
Composite benchmark	10.09	12.56	2.33	9.95	14.42	8.23	9.78
Difference	0.78	-1.23	1.99	-0.49	1.88	0.56	0.60
<b>Governed Portfolio 5 (Drawdown)</b>	<b>9.27</b>	<b>10.69</b>	<b>3.94</b>	<b>9.58</b>	<b>13.75</b>	<b>7.92</b>	<b>9.40</b>
Composite benchmark	8.66	11.60	2.27	9.98	11.88	7.43	8.81
Difference	0.61	-0.91	1.67	-0.40	1.87	0.49	0.59
<b>Governed Portfolio 3 (Drawdown)</b>	<b>3.96</b>	<b>7.53</b>	<b>2.60</b>	<b>7.97</b>	<b>5.66</b>	<b>4.67</b>	<b>5.52</b>
Composite benchmark	3.62	7.45	1.80	8.32	4.42	4.26	5.09
Difference	0.34	0.08	0.80	-0.35	1.24	0.41	0.43
<b>GRIP 2</b>	<b>6.72</b>	<b>8.89</b>	<b>1.98</b>	<b>8.27</b>	<b>6.82</b>	<b>5.82</b>	<b>6.51</b>
Composite Benchmark	5.03	8.83	1.37	8.09	5.05	5.03	5.64
Difference	1.69	0.06	0.61	0.18	1.77	0.79	0.87

## Moderately Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/BlackRock Aquila Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 4	11.30	12.24	3.28	9.55	15.61	8.86
Governed Portfolio 5 (Drawdown)	9.63	11.43	3.09	9.65	13.20	7.98	9.34
Governed Portfolio 3 (Drawdown)	4.08	7.73	2.34	7.99	5.48	4.69	5.50
GRIP 2	6.81	9.12	N/A	N/A	N/A	N/A	N/A

## Moderately Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 4	12.31	8.44	5.56	8.75	17.03	8.73
Governed Portfolio 5 (Drawdown)	10.45	8.27	4.95	8.99	14.32	7.86	9.35
Governed Portfolio 3 (Drawdown)	4.34	6.68	2.90	7.78	5.79	4.63	5.48
GRIP 2	7.11	8.03	N/A	N/A	N/A	N/A	N/A

Source: Lipper, bid to bid, as at 30.11.2017, Royal London, as at 30.11.2017. **All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund.** Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis.

## BALANCED LIFESTYLE STRATEGY

This strategy has been designed for investors who want to use their fund to support a flexible income at retirement (known as drawdown) and have a balanced attitude to risk.

### Performance at 30.11.2017

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	<b>Governed Portfolio 4</b>	<b>10.87</b>	<b>11.33</b>	<b>4.32</b>	<b>9.46</b>	<b>16.30</b>	<b>8.79</b>
Composite benchmark	10.09	12.56	2.33	9.95	14.42	8.23	9.78
Difference	0.78	-1.23	1.99	-0.49	1.88	0.56	0.60
<b>Governed Portfolio 5 (Drawdown)</b>	<b>9.27</b>	<b>10.69</b>	<b>3.94</b>	<b>9.58</b>	<b>13.75</b>	<b>7.92</b>	<b>9.40</b>
Composite benchmark	8.66	11.60	2.27	9.98	11.88	7.43	8.81
Difference	0.61	-0.91	1.67	-0.40	1.87	0.49	0.59
<b>Governed Portfolio 6 (Drawdown)</b>	<b>6.14</b>	<b>8.75</b>	<b>3.03</b>	<b>7.93</b>	<b>8.70</b>	<b>5.94</b>	<b>6.89</b>
Composite benchmark	5.63	8.71	1.84	8.34	7.25	5.35	6.32
Difference	0.51	0.04	1.19	-0.41	1.45	0.59	0.57
<b>GRIP 3</b>	<b>8.77</b>	<b>9.20</b>	<b>2.74</b>	<b>9.47</b>	<b>9.04</b>	<b>6.85</b>	<b>7.81</b>
Composite Benchmark	6.38	9.06	1.90	9.15	6.56	5.73	6.57
Difference	2.39	0.14	0.84	0.32	2.48	1.12	1.24

### Balanced Tracker Lifestyle Strategy

Performance of portfolios with the RLP/BlackRock Aquila Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 4	11.30	12.24	3.28	9.55	15.61	8.86
Governed Portfolio 5 (Drawdown)	9.63	11.43	3.09	9.65	13.20	7.98	9.34
Governed Portfolio 6 (Drawdown)	6.36	9.13	2.56	7.97	8.38	5.98	6.85
GRIP 3	8.90	9.51	N/A	N/A	N/A	N/A	N/A

### Balanced Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 4	12.31	8.44	5.56	8.75	17.03	8.73
Governed Portfolio 5 (Drawdown)	10.45	8.27	4.95	8.99	14.32	7.86	9.35
Governed Portfolio 6 (Drawdown)	6.84	7.34	3.59	7.59	8.98	5.90	6.85
GRIP 3	9.32	8.09	N/A	N/A	N/A	N/A	N/A

Source: Lipper, bid to bid, as at 30.11.2017, Royal London, as at 30.11.2017. **All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund.** Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis.

## MODERATELY ADVENTUROUS LIFESTYLE STRATEGY

This strategy has been designed for investors who want to use their fund to support a flexible income at retirement (known as drawdown) and have a moderately adventurous attitude to risk.

### Performance at 30.11.2017

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	<b>Governed Portfolio 7</b>	<b>11.73</b>	<b>12.01</b>	<b>4.49</b>	<b>8.80</b>	<b>19.38</b>	<b>9.35</b>
Composite benchmark	11.44	13.21	2.16	9.21	17.60	8.82	10.60
Difference	0.29	-1.20	2.33	-0.41	1.78	0.53	0.57
<b>Governed Portfolio 5 (Drawdown)</b>	<b>9.27</b>	<b>10.69</b>	<b>3.94</b>	<b>9.58</b>	<b>13.75</b>	<b>7.92</b>	<b>9.40</b>
Composite benchmark	8.66	11.60	2.27	9.98	11.88	7.43	8.81
Difference	0.61	-0.91	1.67	-0.40	1.87	0.49	0.59
<b>Governed Portfolio 6 (Drawdown)</b>	<b>6.14</b>	<b>8.75</b>	<b>3.03</b>	<b>7.93</b>	<b>8.70</b>	<b>5.94</b>	<b>6.89</b>
Composite benchmark	5.63	8.71	1.84	8.34	7.25	5.35	6.32
Difference	0.51	0.04	1.19	-0.41	1.45	0.59	0.57
<b>GRIP 4</b>	<b>11.03</b>	<b>9.64</b>	<b>3.38</b>	<b>10.16</b>	<b>12.39</b>	<b>7.96</b>	<b>9.27</b>
Composite Benchmark	8.25	9.82	2.27	9.86	9.19	6.72	7.83
Difference	2.78	-0.18	1.11	0.30	3.20	1.24	1.44

### Moderately Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/BlackRock Aquila Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 7	12.20	13.10	3.27	8.90	18.56	9.42
Governed Portfolio 5 (Drawdown)	9.63	11.43	3.09	9.65	13.20	7.98	9.34
Governed Portfolio 6 (Drawdown)	6.36	9.13	2.56	7.97	8.38	5.98	6.85
GRIP 4	11.23	10.10	N/A	N/A	N/A	N/A	N/A

### Moderately Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 7	13.32	8.80	5.98	7.97	20.34	9.32
Governed Portfolio 5 (Drawdown)	10.45	8.27	4.95	8.99	14.32	7.86	9.35
Governed Portfolio 6 (Drawdown)	6.84	7.34	3.59	7.59	8.98	5.90	6.85
GRIP 4	11.82	8.07	N/A	N/A	N/A	N/A	N/A

Source: Lipper, bid to bid, as at 30.11.2017, Royal London, as at 30.11.2017. **All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund.** Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis.

## ADVENTUROUS LIFESTYLE STRATEGY

This strategy has been designed for investors who want to use their fund to support a flexible income at retirement (known as drawdown) and have an adventurous attitude to risk.

### Performance at 30.11.2017

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	<b>Governed Portfolio 7</b>	<b>11.73</b>	<b>12.01</b>	<b>4.49</b>	<b>8.80</b>	<b>19.38</b>	<b>9.35</b>
Composite benchmark	11.44	13.21	2.16	9.21	17.60	8.82	10.60
Difference	0.29	-1.20	2.33	-0.41	1.78	0.53	0.57
<b>Governed Portfolio 8 (Drawdown)</b>	<b>11.04</b>	<b>11.62</b>	<b>4.09</b>	<b>9.03</b>	<b>16.61</b>	<b>8.85</b>	<b>10.40</b>
Composite benchmark	10.19	12.70	2.10	9.49	14.88	8.22	9.78
Difference	0.85	-1.08	1.99	-0.46	1.73	0.63	0.62
<b>Governed Portfolio 9 (Drawdown)</b>	<b>7.54</b>	<b>9.83</b>	<b>3.20</b>	<b>8.20</b>	<b>11.37</b>	<b>6.82</b>	<b>7.99</b>
Composite benchmark	6.96	10.29	1.73	8.55	9.92	6.26	7.44
Difference	0.58	-0.46	1.47	-0.35	1.45	0.56	0.55
<b>GRIP 5</b>	<b>12.61</b>	<b>10.59</b>	<b>3.54</b>	<b>9.26</b>	<b>16.04</b>	<b>8.83</b>	<b>10.32</b>
Composite Benchmark	9.95	11.30	2.01	9.15	12.87	7.67	8.98
Difference	2.66	-0.71	1.53	0.11	3.17	1.16	1.34

### Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/BlackRock Aquila Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 7	12.20	13.10	3.27	8.90	18.56	9.42
Governed Portfolio 8 (Drawdown)	11.48	12.56	3.02	9.12	15.92	8.92	10.33
Governed Portfolio 9 (Drawdown)	7.83	10.41	2.52	8.26	10.91	6.86	7.94
GRIP 5	12.96	11.29	N/A	N/A	N/A	N/A	N/A

### Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	30.11.16 30.11.17 % Chg	30.11.15 30.11.16 % Chg	30.11.14 30.11.15 % Chg	30.11.13 30.11.14 % Chg	30.11.12 30.11.13 % Chg	3 years	5 years
	Governed Portfolio 7	13.32	8.80	5.98	7.97	20.34	9.32
Governed Portfolio 8 (Drawdown)	12.53	8.62	5.36	8.31	17.41	8.79	10.36
Governed Portfolio 9 (Drawdown)	8.49	7.85	4.01	7.72	11.85	6.76	7.95
GRIP 5	13.75	8.32	N/A	N/A	N/A	N/A	N/A

Source: Lipper, bid to bid, as at 30.11.2017, Royal London, as at 30.11.2017. **All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund.** Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis.



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