



## GOVERNED RANGE FLEXIBLE LIFESTYLE STRATEGY

Monitoring and updating your client's pension investments can take up valuable time and resource.

Our Flexible Lifestyle Strategy has been designed to enable you to provide a consistent investment approach that is regularly monitored and automatically updated. It means you can make investment decisions based on risk attitude and asset allocation and be confident that a governance process is in place to ensure the strategy continues to meet its objective.

Please remember that investment returns are not guaranteed. Prices may fall as well as rise, and you might not get back the amount you originally invested.

### WHAT ARE THE BENEFITS?

- **Flexibility** – extra choices mean you can tailor the strategy to your client.
- **Governance at no extra cost** – our regular review process takes the hassle out of monitoring client's strategies.
- **Automatic switching** – this is done on a gradual basis once a month saving you time and resource.
- **Automatic updates** – any changes to the asset allocation are made automatically so anyone invested in a Flexible Lifestyle 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 client to check their lifestyle strategy. They can view the latest changes online at a time that suits them.
- **Name a strategy** – You can set up a flexible lifestyle strategy via our custom range. This allows you to name the strategy and make it easily available to all your clients and demonstrates a tailored approach to your clients. It can also demonstrate greater consistency in your investment approach across similar types of client.

### HOW DOES IT WORK?

You build a Flexible Lifestyle Strategy using our Governed Portfolios. There are three stages to follow:

1. Choose three portfolios that match your client's risk attitude as their time to retirement reduces.
2. Choose the equity fund or funds from our fund range. You can select different ones for each lifestyle stage.
3. At retirement choose from one of the following:
  - 100% Deposit fund
  - 100% Annuity fund
  - Stay in the portfolio you have already selected 'At 5yrs' in step 1.
  - Governed Retirement Income Portfolio (GRIP) 1-5

If you need help to decide the best route for your clients risk profile you can complete our online risk questionnaire to give you an idea of their attitude to risk. The questionnaire is available at [adviser.royallondon.com/riskattitude](https://adviser.royallondon.com/riskattitude)

# FLEXIBLE LIFESTYLE STRATEGY

## 1. Build Your Lifestyle Journey

	Time to retirement		
Risk Category	At 15yrs +	At 10yrs	At 5yrs
<b>Cautious</b>	Governed Portfolio 1	Governed Portfolio 2*	Governed Portfolio 3*
<b>Moderately Cautious</b>	Governed Portfolio 4	Governed Portfolio 5*	Governed Portfolio 3*
<b>Balanced</b>	Governed Portfolio 7	Governed Portfolio 5*	Governed Portfolio 6*
<b>Moderately Adventurous</b>	Governed Portfolio 7	Governed Portfolio 8*	Governed Portfolio 9*
<b>Adventurous</b>			

\*The asset allocation of each Governed Portfolio will depend on what the strategy is targeting at retirement. Please refer to the Strategy factsheets available on our website [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments)

## 2. Choose Your Equity Fund(s) From a Selection of Managers



## 3. At Retirement

Choose from one of the following:

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

## SUPPORTING MATERIAL

This leaflet is part of a range of material designed for you.

Other leaflets include:

- Why asset allocation is important

For more information about our range of investment options, please visit [adviser.royallondon.com/pensioninvestments](https://adviser.royallondon.com/pensioninvestments)



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