

GOVERNED PORTFOLIOS

Our multi asset investment solution



THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.



With an ever growing number of funds and asset classes on offer,
it's becoming increasingly difficult to choose a suitable portfolio of funds for your clients, in a cost effective way.

That's why we've developed an investment solution that puts the customer first and offers a consistent investment approach with a robust governance process.

Our Governed Portfolios are a range of off-the-shelf investment solutions built for customers looking to save into a pension.



WHAT'S INSIDE

6

Investing for your clients

7

Introducing Governed Portfolios

8

A closer look at Governed Portfolios

10

The benefits of Governed Portfolios

INVESTING FOR YOUR CLIENTS

Choosing a suitable investment solution for your clients and regularly monitoring and updating your client's pension investments can take up valuable time and resource.

There are lots of things to think about when deciding how to invest your clients' pension savings. Such as deciding what the right asset mix should be for an investor depending on their attitude to risk, and whether the asset mix should change depending on how close they are to retirement. Getting this balance right can make a huge difference to how their investments perform.

Our view is that performance generally stems from asset allocation rather than just picking a star performing fund.

However, it's not just about getting the asset allocation right at the start. As different asset classes produce different returns, the percentage invested in each category changes over time. So it's important to review it regularly to make sure it still matches your client's risk attitude.

INTRODUCING GOVERNED PORTFOLIOS

Our Governed Portfolios have been designed to provide a consistent investment approach that is regularly monitored by our Investment Advisory Committee (IAC) and automatically updated at no extra cost. The minutes from each IAC meeting are published on our website.

This will enable you to make investment decisions based on risk attitude and asset allocation and be confident that a robust governance process is in place to ensure the chosen portfolio continues to meet its objective.

There are nine portfolios to choose from, each one made up of a diversified mix of asset classes and designed for a particular risk attitude and time to retirement.

So depending on how long clients have until they retire, some portfolios are suitable for more than one risk attitude.

The portfolios can be invested in individually or used as part of a lifestyle strategy.

If you wish to invest in a Governed Portfolio you can check which one is suitable

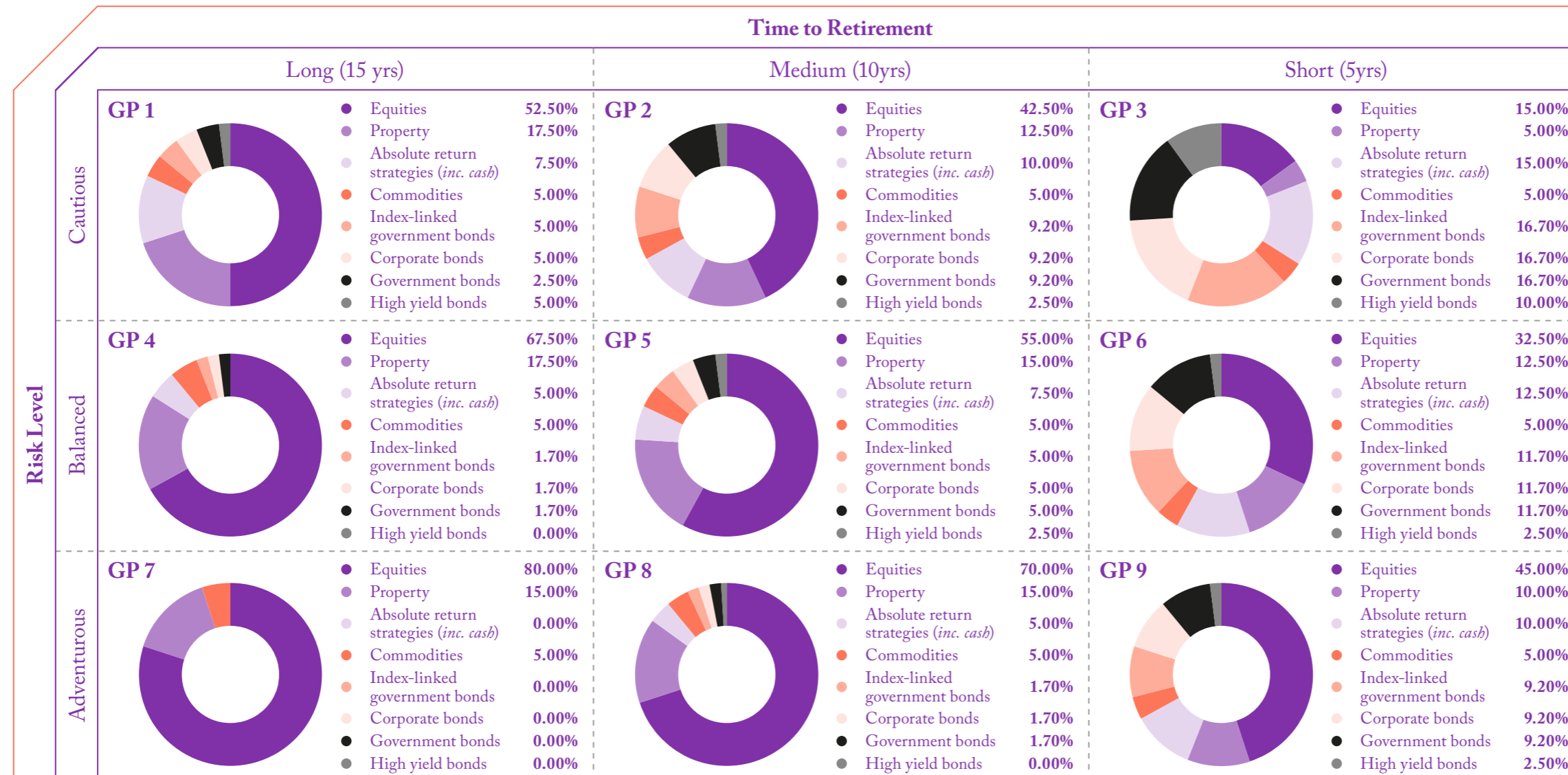
for your client's requirements. The diagram on the following page shows the strategic asset allocations of each of the Governed Portfolios ranging from lower risk to higher risk.

If you wish to invest in a lifestyle strategy please see the leaflet Governed Range - Target Lifestyle Strategies.

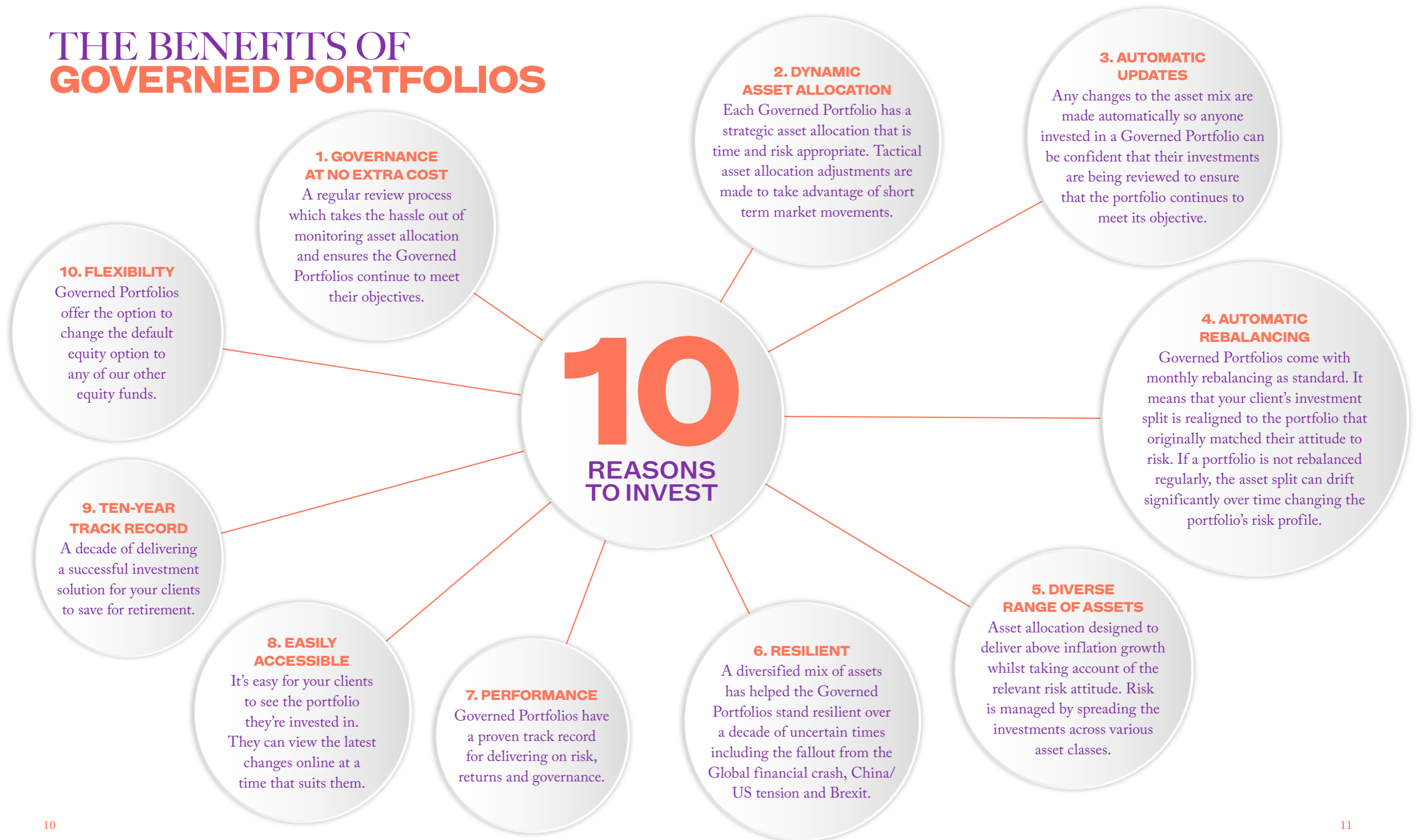
A CLOSER LOOK AT GOVERNED PORTFOLIOS

Each portfolio is made up of a diversified mix of asset classes.

The strategic asset allocations of each Governed Portfolio is shown below.



THE BENEFITS OF GOVERNED PORTFOLIOS



If you'd like to find out more about how Royal London can support your business, please speak to your consultant or visit adviser.royallondon.com/investment.



Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

**We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.
All of our printed products are produced on stock which is from FSC® certified forests.**

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.