



RETIREMENT SAVINGS REVIEW

David Wilson

Newco Group Personal Pension Plan

Plan number: 2345678

15 June 2016 until 04 June 2017

WELCOME

Thank you for using our Review Service. Having completed a review of your client's retirement savings, you can now use the content of this report to support your review conversations and evidence the recommendations you've made.

Using this service shouldn't be considered as Royal London giving advice or making a recommendation. It's important you make sure the content of this report satisfies your own compliance requirements.

WHAT'S INSIDE



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Contributions – a breakdown of activity



Investments – position and changes



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RETIREMENT SAVINGS

An overview of plan performance

We've shown how your client's plan has performed during this review period and since it started.

Plan charges have already been deducted.



The rates shown in the circle above are annual effective rates and are not adjusted for inflation.

Retirement savings in more detail

This table shows a detailed monthly breakdown of plan performance, from the total contributions made, to how much this has changed the plan value.

Date	Total contributions	Plan value	Performance since start (after charges)
01/06/2017	£97,562.30	£123,156.60	£25,594.30
01/05/2017	£96,269.59	£120,490.70	£24,221.11
01/04/2017	£95,030.88	£117,824.80	£22,793.92
01/03/2017	£93,765.17	£115,158.90	£21,393.73
01/02/2017	£92,499.46	£112,493.00	£19,993.54
01/01/2017	£91,233.75	£109,827.10	£18,593.35
01/12/2016	£89,968.04	£107,161.20	£17,193.16
01/11/2016	£88,702.33	£104,495.30	£15,792.97
01/10/2016	£87,436.62	£101,829.40	£14,392.78
01/09/2016	£86,170.91	£99,163.50	£12,992.59
01/08/2016	£84,905.20	£96,497.60	£11,592.40
01/07/2016	£83,639.49	£93,831.70	£10,192.21
01/06/2016	£82,373.78	£91,165.80	£8,792.02

And here you can see how the plan has performed over several review periods.

Period	Contributions	Plan value at start of period	Performance after charges (£)	Performance after charges (%)
15/06/2016 to 04/06/2017 (this review)	£15,188.52	£91,165.80	£16,802.28	17.0%
04/06/2014 to 04/06/2017 (last 3 years)	£90,978.13	£6,462	£21,294.30	8.0%
01/08/2012 to 04/06/2017 (since start)	£97,562.30	£0.00	£25,594.30	7.7%

Comments

CONTRIBUTIONS

Current contributions

This section shows the current contributions your client is making.

Current contribution	Amount / Percentage	Frequency
Regular planholder amount	£973.62	Monthly
Tax relief amount	£243.41	Monthly
Regular employer amount	£48.68	Monthly
Total regular amount	£1,265.71	Monthly

Contributions made in this review period



Breakdown of contributions

Here's a monthly breakdown of the contributions made in the review period.

Period	Planholder regular contributions	Tax relief	Employer regular contributions	Total
01/06/2017	£973.62	£243.41	£48.68	£1,265.71
01/05/2017	£973.62	£243.41	£48.68	£1,265.71
01/04/2017	£973.62	£243.41	£48.68	£1,265.71
01/03/2017	£973.62	£243.41	£48.68	£1,265.71
01/02/2017	£973.62	£243.41	£48.68	£1,265.71
01/01/2017	£973.62	£243.41	£48.68	£1,265.71
01/12/2016	£973.62	£243.41	£48.68	£1,265.71
01/11/2016	£973.62	£243.41	£48.68	£1,265.71
01/10/2016	£973.62	£243.41	£48.68	£1,265.71
01/09/2016	£973.62	£243.41	£48.68	£1,265.71
01/08/2016	£973.62	£243.41	£48.68	£1,265.71
01/07/2016	£973.62	£243.41	£48.68	£1,265.71

Contributions made since the plan started

Since 1 August 2012, your client has contributed £77,582.50. They've also received £20,201.46 in extra money. So, that's a total of **£97,783.96** paid into their plan.

Period	Planholder regular contributions	Tax relief	Employer contributions	ProfitShare awards	Total
15/06/2016 to 04/06/2017 (this review)	£11,683.44	£2,920.92	£584.16	£221.68	£15,410.20
01/08/2012 to 04/06/2017 (since start)	£77,582.50	£19,395.63	£584.16	£221.68	£97,783.96

Annual allowance

The annual allowance for the tax year 2017/2018 is £40,000.

Comments

INVESTMENTS

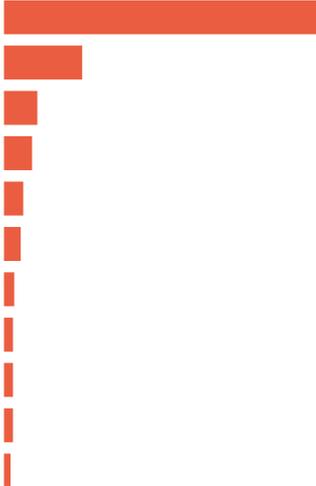
A closer look at current investments

Your client's retirement savings are currently invested in:

Current investment	Governed Portfolio 5
Lifestyling	No
Rebalancing	Monthly
Number of funds	11

Your client's investment portfolio in detail

Your client's retirement savings are invested in the following:

RLP Global Managed	60.32%	£74,290.49	
RLP Property	14.79%	£18,209.28	
RLP Medium (10yr) Corporate Bond	6.16%	£7,588.08	
RLP Commodity	5.15%	£6,345.45	
RLP Cash Plus	3.45%	£4,243.36	
RLP Medium (10yr) Index Linked Bond	2.97%	£3,661.45	
RLP Medium (10yr) Gilt	1.72%	£2,120.40	
RLP Absolute Return Government Bond	1.48%	£1,828.19	
RLP Deposit	1.48%	£1,828.19	
RLP Global High Yield	1.48%	£1,828.19	
RLP Short Duration Global High Yield	0.99%	£1,213.51	
			£123,156.60

PROTECTING THE FUTURE

Passing on retirement savings

Royal London will be guided by your client's nominations when deciding who the retirement savings should be passed to when they die.



Beneficiaries

Your client has nominated the following people to receive their retirement savings when they die.

Jane Wilson, wife = 50%

James Wilson, son = 25%

Jenny Wilson, daughter = 25%

If your client is unable to do their job due to ill-health, they may be able to take their retirement benefits early. If their life expectancy is less than 12 months, they may be able to take their retirement benefits as a tax-free lump sum.

CLEAR CHARGES

Professional fees

During this review period, your client has paid **£615.78** in ongoing fees.

The ongoing fee is made up of:

Contribution type	Charge amount or rate	Frequency
Regular contributions	0.50%	Monthly

Royal London management charges

For this review period, your client has paid Royal London **£492.63** in plan charges. That's equivalent of 0.40% of the plan value each year.

These charges have already been deducted from your client's plan.

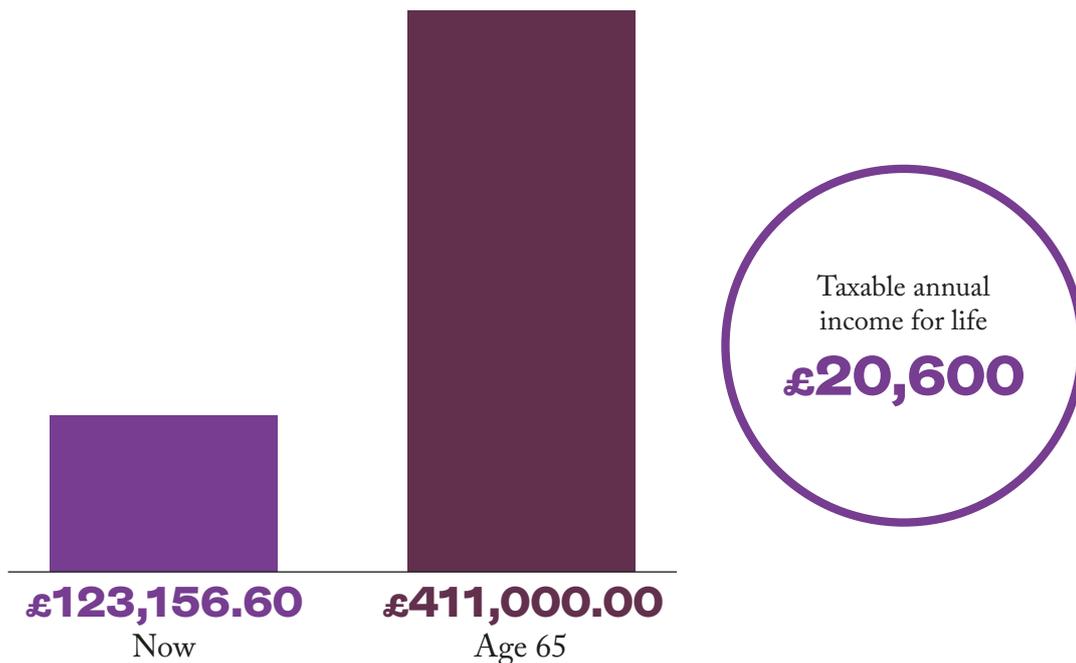
Comments

PLANNING AHEAD

Retirement outlook

Here you can see how your client's retirement savings could look in the future.

This example assumes the plan will grow at 2.3% each year, an inflation rate of 2.5% and your client doesn't take a tax-free lump sum.



Retirement income assumptions

- Retirement income is taken as an annuity.
- No spouse's pension will be taken.
- Retirement income will be paid monthly and will stay at the same level.
- Retirement income will be paid for a minimum of 5 years and for the rest of your client's life.
- Although retirement income can normally be taken from age 55, we've assumed it's taken at your client's retirement date.

Plan value assumptions

- Regular contributions will continue until the retirement date.
- The levels at which the management charge discounts apply will increase by inflation at each yearly statement date.
- The charges on any future regular contributions will be the same as those applying to existing regular contributions.

CONTACT US

Supporting your business

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Get in touch

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