



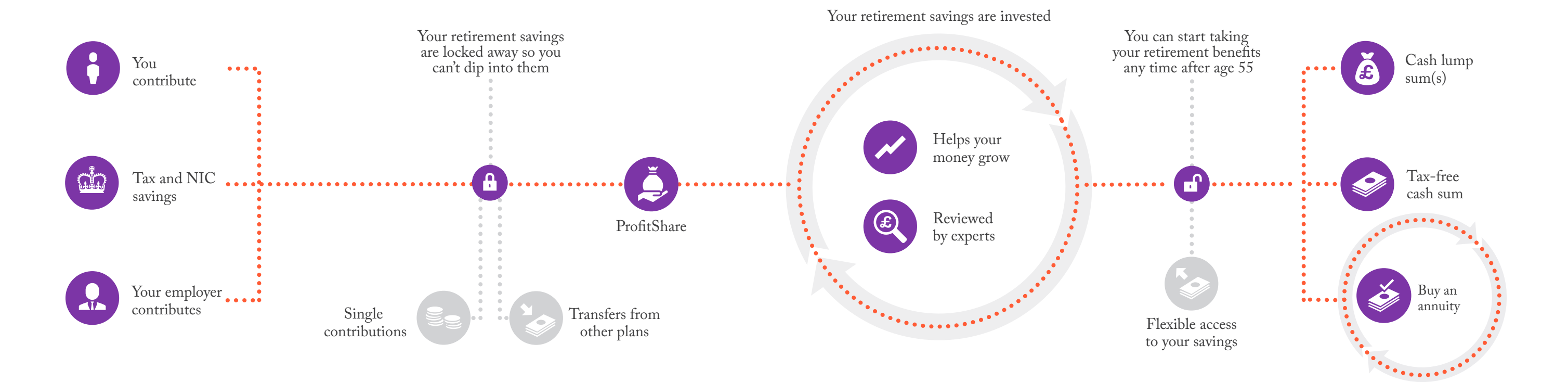
A PENSION WORTH SHOUTING ABOUT

Introducing your Group Personal Pension Plan



IT'S YOUR FUTURE. MAKE THE MOST OF IT WITH YOUR GROUP PERSONAL PENSION PLAN

Your employer has set up a pension plan with Royal London to help you save for your retirement. We're a different kind of financial services company because we're owned by our members. If you join, you'll become a member of Royal London. This means you'll have a say in how we run our business and you'll share in our success. This leaflet shows you some of the benefits the plan offers. You can find out more at yourplan.royallondon.com/pension.



Your contributions will be made using salary exchange

This means they're taken **before tax and National Insurance Contributions (NIC)** are paid. As your salary is reduced, **you pay less tax and NIC**.

Salary exchange **may not be suitable** for everyone. You should **speak to your employer** for more information.

Top up your retirement savings

You can make **single contributions** into your plan at any time. So if you find yourself with spare cash, you could add it to your plan.

Have all your retirement savings in one place

You can transfer retirement savings from other pension plans. This will make it easier for you to **keep track** of them. Transfer payments don't receive tax relief and aren't always in your best interests. You should **speak to a financial adviser** before you make a decision.

Share our success

We'll aim to give your retirement savings an **extra boost** by adding a **share of our profits** to your plan each year. So if we do well, so do you.

We've called this your **ProfitShare**.

Your retirement savings are invested to help them grow

You can stick with the **plan default investment choice**, or **choose your own** investments. Remember that **investment returns are never guaranteed** so you could get back less than you put in.

You can find out more at yourplan.royallondon.com/pension.

Our investment options are reviewed by experts

This helps make sure they meet their objectives. This **ongoing governance** comes at no extra cost to you.

Take your retirement benefits in a way that suits you

Take some or all of your plan as a **cash lump sum** – 25% of each lump sum will be tax-free. Or if you want a **guaranteed income for life**, take up to 25% of your plan as a **tax-free cash sum** and use the rest to buy an annuity.

You can also move to another plan that gives you the **flexibility** to take a regular income when you need it.

Unlike an annuity, **income payments are not guaranteed** for the rest of your life. Both the income payments and the value of your plan may go down.



Royal London

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royallondon.com

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