

NAVIGATING YOUR PLAN ONLINE

A guide to our online service



ROYAL
LONDON

INTRODUCTION

We've designed our online service to give you easy and secure access to your pension plan with Royal London.

You can keep an eye on how hard your savings are working for you, make changes to your plan and access clever tools to help with your retirement planning.

This guide tells you everything you need to know about how to get started and the different features available.

You can access your plan 24/7.

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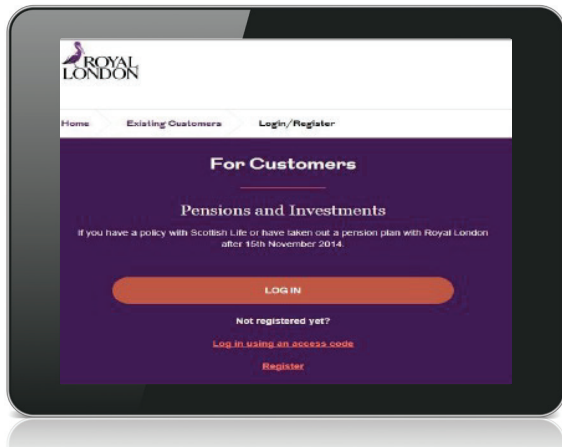
GETTING STARTED

To access our online service you'll firstly need to register. It won't take very long, and how you do it depends on the type of plan you have with us.

The type of plan you have will determine the access levels you have. Some of the functionality in this document may not be available to you. To make updates you can contact us on 0345 60 50 401.

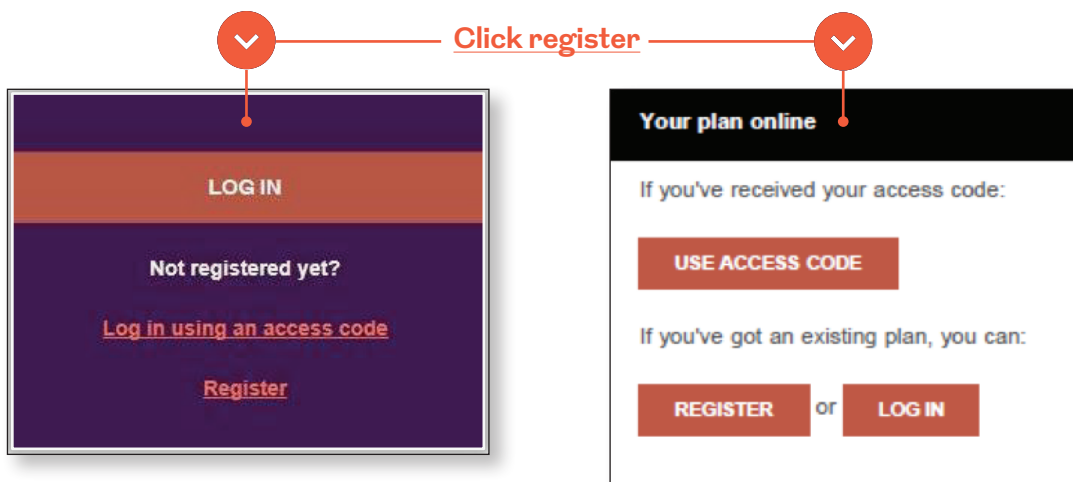
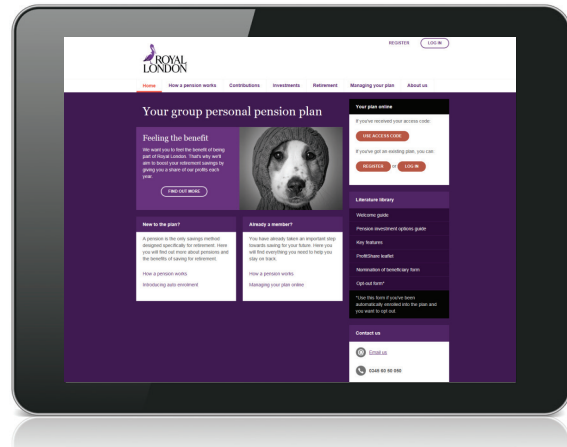
I HAVE A PERSONAL PENSION

To register, visit
royallondon.com/oneservice.



I'M A MEMBER OF A WORKPLACE PENSION

To register, visit your pension website.
The link will appear on all the communications you get from us and your employer.



You'll need to have your plan number to hand. You can find it in your **welcome pack** or in your most recent benefit statement.

You may have also received an access code from us. If you have, you can use this to get started, too.

1

Plan details

To help us find you, you'll need to give us a few personal details. Once you've filled them in, click **'Continue'**.

Register

1: Plan details 2: Create account 3: Confirmation

We need to find you

Answers to the following questions will be matched against the information we have on record (see your latest plan documentation if you are unsure). You will be able to update this later if it has changed.

Plan number
You will find this number on any documents that we have sent you

2016

Surname

Sample

Date of birth
dd/mm/yyyy

01/01/1991

Post code

AB1 5TT

Non UK address

☐

CONTINUE

2

Create Account

Give us your email address and create a password. You'll also need to choose and answer three memorable security questions.

Once you've set your password and security questions, click **'Complete Registration'**.

We'll send you an email to help you activate your account.

Register

1: Plan details 2: Create Account 3: Confirmation

Account Details

Email address

Alan.Sample@hotmail.co.uk

Create password

Strong

Re-enter password

Password hint

Optional

Secondary email

Optional

Security Questions

Question 1

What is your fathers middle name?

Answer 1

James

Question 2

Answer 2

Question 3

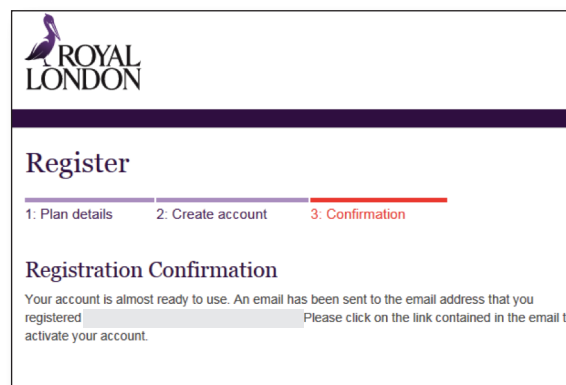
Answer 3

COMPLETE REGISTRATION

3

Confirmation

Follow the link in the email and you can log in using the password you've set.

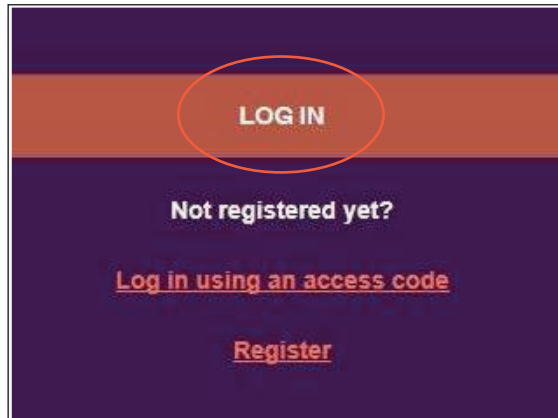


The screenshot shows the Royal London logo at the top. Below it, the heading "Register" is followed by a progress bar with three steps: "1: Plan details", "2: Create account", and "3: Confirmation" (which is highlighted in red). Underneath, the section "Registration Confirmation" states: "Your account is almost ready to use. An email has been sent to the email address that you registered. Please click on the link contained in the email to activate your account."

4

Personal pension log in

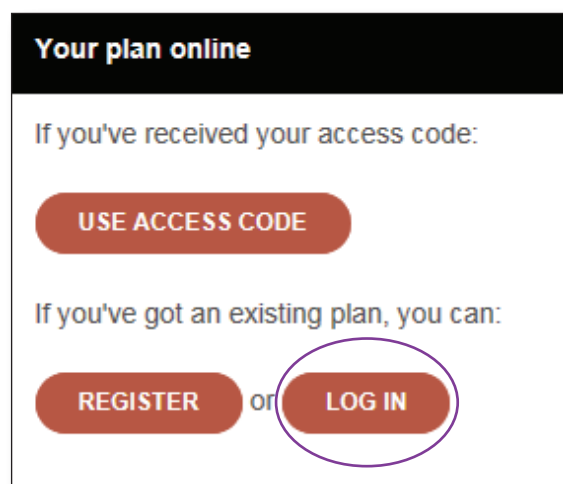
To log in, visit royallondon.com/oneservice.



The screenshot shows a login page with a dark purple background. At the top, there is a red bar with the text "LOG IN" in white, which is circled in red. Below this, the text "Not registered yet?" is displayed. Underneath, there is a link "Log in using an access code" and a "Register" button, both in red text.

Workplace pension log in

To log in, visit the pension website for your plan.



The screenshot shows a page titled "Your plan online" in a black header. Below the header, the text "If you've received your access code:" is followed by a red button labeled "USE ACCESS CODE". Underneath, the text "If you've got an existing plan, you can:" is followed by two red buttons: "REGISTER" and "LOG IN". The "LOG IN" button is circled in purple.



Important

Your email address will be your username.

FINDING YOUR WAY AROUND

This is the main screen you'll use to navigate through online service. Once you've logged in, select **'My Policy Details'**, then click your name.

ROYAL LONDON
SCHEMA : UUL10

My Policy Details

- Policy Details
- Plan Documents
- Plan Illustrations
- Change Details
- Change Investments
- Plan Remuneration

My Investments

Development

Hotlinks

- Pension fund prices
- Life fund prices
- Fund factsheets

Log In Status

You are logged in.

- Log out
- My Security Page

Scheme Name : NEWCO LTD
Member's Name : MS JANE ADAMS
Contract : RS Group PP

Scheme Number : RGP 47962
Policy Number : 7094888
Version : 5

[Print Plan Summary](#)

PERSONAL		CONTS. PAID		TRANSACTIONS		INVESTMENTS		VALUES		TRACKING	
Policy Status	Live										
Date of Birth	21/07/1974										
Sex	Female										
NI Number	NS123456B										
Marital Status	Married										
Yearly Earnings	£18,198.00										
Normal Retirement Date											
Non-Protected Rights	21/07/2039 (65)										
Protected Rights											
Streamlined Joining	Yes										
Contracted-Out ?											
Regular Contributions ?											
Transfer Value(s) Received ?											
Short Term Disability ?											
Short Term Disability & Unemployment ?											
Scheme Category	ADVENTUROUS										
Works Reference	439R										
Date of Service Entry	14/04/2010										
Commencement Date	14/04/2010										
Employment Status	Employed										
Address	14, Example Street Edinburgh EH2 4DG										
Consent Form	<input type="checkbox"/>										
Single Contribution(s) Received ?	<input type="checkbox"/>										
Contracting-Out Payment(s) Received ?	<input type="checkbox"/>										
Long Term Disability ?	<input type="checkbox"/>										

! Important

Our online service refers to 'your policy'.
This just means the same as 'your plan'.

Navigation

You can move around our online service using the links running down the left hand side of the screen. From here you can quickly explore:

- **Plan Documents**

Get instant access to all your important paperwork, such as your Plan Details, Illustration and Key Features.

- **Plan Illustrations**

See how much your retirement savings could be worth when you retire.

- **Change Details**

Keep all your personal information up to date.

- **Change Investments**

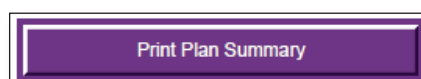
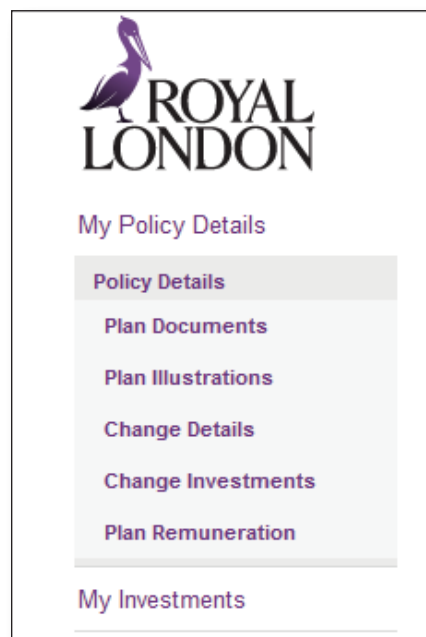
Make a switch to the default investment set for your plan, pick a different portfolio or create your own bespoke solution.

- **Plan Remuneration**

Take a look at the charges being deducted from your plan. For example, adviser or consultancy charges you may have agreed.

Print a Plan Summary

To put all your key plan information into one handy document, simply click '**Print Plan Summary**'.



Your plan information

From the main screen you can click on the purple tabs to get more information.

PERSONAL					
CONT. BASIS	CONTS. PAID	TRANSACTIONS	INVESTMENTS	VALUES	TRACKING
Policy Status	Live		Scheme Category	ADVENTUROUS	
Date of Birth	21/07/1974		Works Reference	439R	
Sex	Female		Date of Service Entry	14/04/2010	
NI Number	NS123456B		Commencement Date	14/04/2010	
Marital Status	Married		Employment Status	Employed	

- **Personal**

View personal information specific to your plan.

- **Contribution basis**

Have a look at how contributions are paid into your plan by you and/or your employer.

- **Contributions paid**

See the total contributions paid into your plan to date.

- **Transactions**

Keep an eye on your investment fund transactions, including the amount and price per unit.

- **Investments**

Check the investment strategy for your plan and your current total fund value. You can also see how your next contribution would be invested (if received on that day).

- **Values**

Access your current fund value, transfer value and death claim value.

- **Tracking**

Look through any changes or updates made to your plan.

Hotlinks

If you're thinking of changing your investments, you can access up-to-date fund and performance information on our website. Simply use our Hotlinks on the left hand side of the screen.

Hotlinks
Pension fund prices
Life fund prices
Fund factsheets

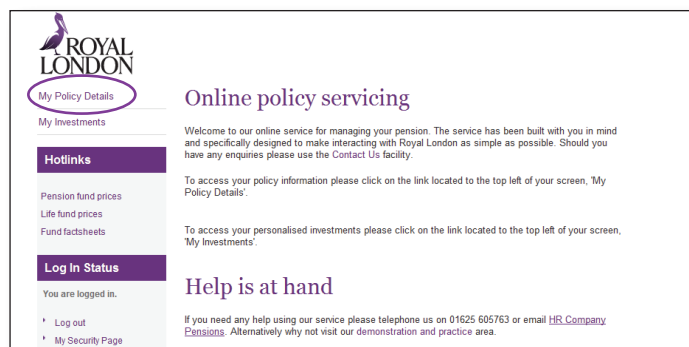
CHANGE YOUR RETIREMENT AGE

You can normally start taking your retirement benefits any time after age 55. Here you can find out how to change your retirement age.

1

My Policy Details

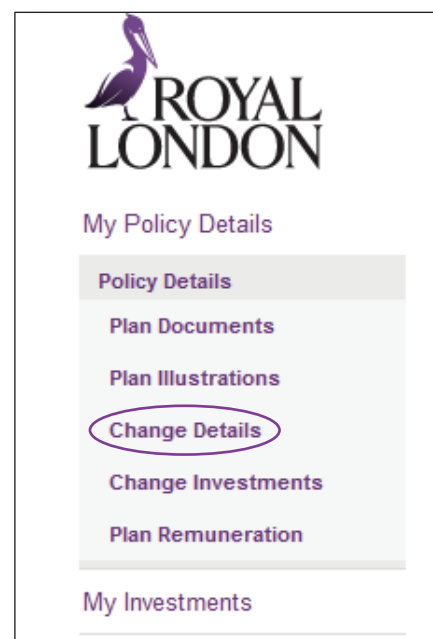
To change your retirement age, select 'My Policy Details' in the left hand navigation menu. Then click your name.



2

Change Details

Select 'Change Details' in the left hand navigation menu. Then select 'Key a New Change'. Then click 'Continue' and 'I accept'.



3

Retirement age

Enter your chosen retirement age and click **'Confirm'**.

The screenshot shows the 'Key Member Changes' form. At the top right, there are three buttons: 'Confirm', 'Cancel', and 'Refresh'. The 'Confirm' button is circled in red. Below the title, there are fields for 'Policy Number:' and 'Scheme Number: RGP 10000'. The form is divided into tabs: 'GENERAL1', 'GENERAL2', 'CONTRIBUTIONS', 'INVESTMENTS', and 'RISK BENEFITS'. Under 'GENERAL1', there are fields for 'Policy Status: Live', 'Title', 'Forename', 'Surname', 'Date Of Birth', 'Sex', and 'Marital Status'. Below these are 'National Insurance' and 'Commencement Date' fields. To the right are 'Date of Entry to Employer's Service' and 'Date of Entry to Scheme' fields. At the bottom, there are 'Renewal Date' (set to '1st June'), 'Retirement Age' (set to 'Employed'), and 'Retirement Date' fields. The 'Retirement Age' field is circled in red.

Other things to note

- When you change your retirement date, any investment information you get from us will refer to your new retirement age for rebalancing.
- Your personal illustrations and benefit statements will also reflect your new retirement age.



What does Rebalancing mean?

The process of making sure the asset mix of your investments is kept in line following movements due to fund price changes. If you're in a Governed Portfolio you can take a hands-free approach as this all happens automatically.



Important

If you're within 12 months of retiring, you can't change your retirement age through online service.

HOW MUCH COULD YOU GET?

If you'd like an idea of what you could get at retirement, you can create an illustration.

1

Plan Illustrations Menu

From the link on the left hand side of the navigation screen select **'Plan Illustrations'**. Choose to run your illustration to your selected retirement date or a revised retirement date.

You can also review existing and past illustrations from this page.

The screenshot shows the 'Plan Illustrations Menu' interface. On the left is a navigation menu with options: Policy Details, Plan Documents, Plan Illustrations (highlighted), Change Details, Change Investments, Plan Remuneration, My Investments, Hotlinks, Pension fund prices, Life fund prices, and Fund factsheets. The main content area displays the 'Plan Illustrations Menu' with fields for Scheme Name (ROYAL LONDON GROUP PERSONAL PENSION), Member's Name, Contract (RS Group PP), and Selected Retirement Date (00/00/2047). Below these fields are two radio button options: 'Illustration to the selected retirement date' (which is selected and circled in purple) and 'Illustration to a revised retirement date'. At the bottom, there are links to 'Review existing illustrations' and 'View produced documents'.

2

Choose how to run your illustration

You can pick the type of annuity you might choose to buy at retirement. To get more information through **'help text'**, hover over each option and left click the question mark that appears.

This screenshot shows the 'Plan Illustrations Menu' with the same fields as the previous one. The 'Existing plan illustration to the selected retirement date based on current contributions and charges' option is selected and circled in purple. Below this, there are two checkboxes: 'regular contribution level alteration' and 'additional single Or transfer contribution', both of which are currently unchecked.

3

Your plan illustration

Once your chosen illustration has been run, you can save or print it. It's also stored in the system.

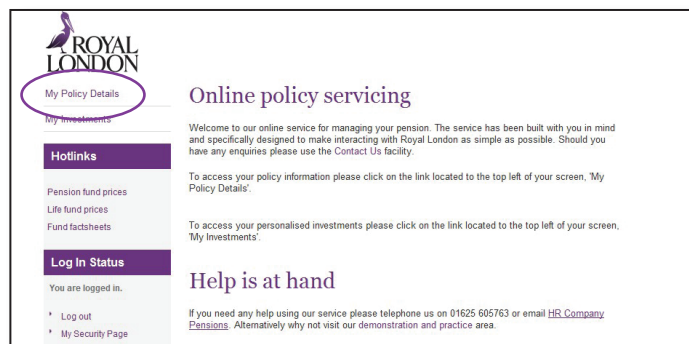
INVESTING YOUR RETIREMENT SAVINGS

You need to make sure your investment choices continue to meet your needs. If you decide to make a change, simply follow these four easy steps.

1

My Policy Details

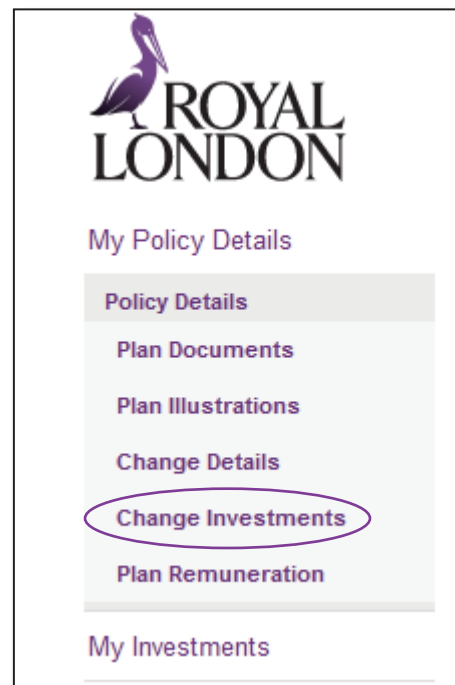
Select '**My Policy Details**' in the left hand navigation menu. Then select your name.



2

Change Details

Select '**Change Investments**' in the left hand navigation menu. Then '**I accept**'. Then select '**Change Investment Choice**' and click '**Continue**'.



3

Change your investment choice

Underneath the summary of your current investments, you'll be asked to choose what you want to change your investment choice to. Open the drop down box and make your selection from the options available.

Change type of investment choice to:

4

Confirmation

Carefully enter your new investment selection and continue until the confirmation page is displayed.

Check the box to confirm that you've read and understood the factsheets for your selected investment choice and click **'Confirm'**.

Change Investments - Please Confirm

Confirm

Print

Policyholder's Name : MR X RGYHYRHTM

Policy Number : 3021397

Contract : Individual Pension Plan

Date Keyed : 29/11/2016

You have requested the following changes to your investments:

Description	Switch From	Switch To
Investment Choice	Custom Range	Governed Portfolio
Investment Name	Sequence Financial Mgmt Governed Retirement Income Portfolio 4	Governed Portfolio 1

GP Equity Investment

Equity Fund	%	Additional Annual Charge %
Global Managed	100.00	0.00

Forward Pricing Policy

The value of a fund is worked out using a system of "forward pricing". Any switch request received on business day one will be processed using the price published on business day three. For any requests received after 5.00 p.m. the switch request date will be deemed to be the next working day. The change request will be carried out as soon as is practicable after the unit price has been declared.

Investment Choice Factsheets and Declaration

Strategy/Portfolio Factsheets	Fund Factsheets
① Governed Portfolio 1	① Global Managed

☐
Please check this box to confirm that you have read and understood the appropriate factsheets for your selected investment choice.

Confirm

Cancel

Back

Switches - New Investments

Policyholder's Name : MR X RGYHYRHTM
Policy Number : 3021397
Contract : Individual Pension Plan

Thank you for using Royal London's Online services. The change of investment request has now been submitted for processing. The status of the request may be viewed on our website at any time and written confirmation will be issued when processing has been completed.

Should you require further assistance please refer to the "Contact Us" menu for appropriate details.

Continue

Can't change your investment choice?

If you see a message telling you that it's not been possible to change your investment choice, a regular rebalancing switch is taking place on your plan. This is nothing to worry about and is part of our normal process, but you'll need to wait up to two days until it completes before you can make your change.

Change Investments Menu

Policyholder's Name : MR X RGYHYRHTM
Policy Number : 3021397
Contract : Individual Pension Plan

Change Investments currently unavailable:

Previous change investment request outstanding

No changes to Investments choice can be submitted at present

☐ Change investment choice
☒ View changes of investment request

[Continue](#) [Cancel](#)



What does Rebalancing mean?

The process of making sure the asset mix of your investments is kept in line following movements due to fund price changes. If you're in a Governed Portfolio you can take a hands-free approach as this all happens automatically.

CHANGE OR RESET YOUR PASSWORD

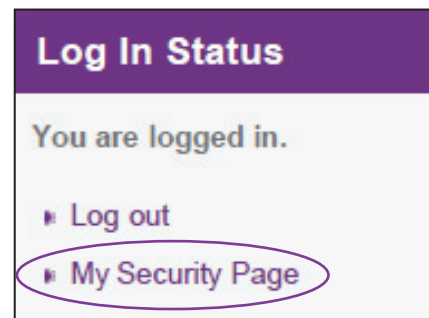
We've all got lots of passwords to remember — so if you forget yours, don't worry. You can change or reset it quickly and easily.

Changing your password

As with all secure online services, it's important that you don't disclose your username or password to anyone else. If you think someone knows your password you should change it immediately.

Select **'My Security Page'** from the left hand menu on the navigation page.

Then click on the **'Change'** link.




Important

Once you've changed or reset your password, it's important that the email address we hold for you is kept up-to-date.

1

Forgotten your password?

On the log in page try selecting '**Forgotten password**' for a handy hint, which will be one of the memorable security questions you set when you registered.



Log in - Royal London Staff Pension

Email address / username

Password

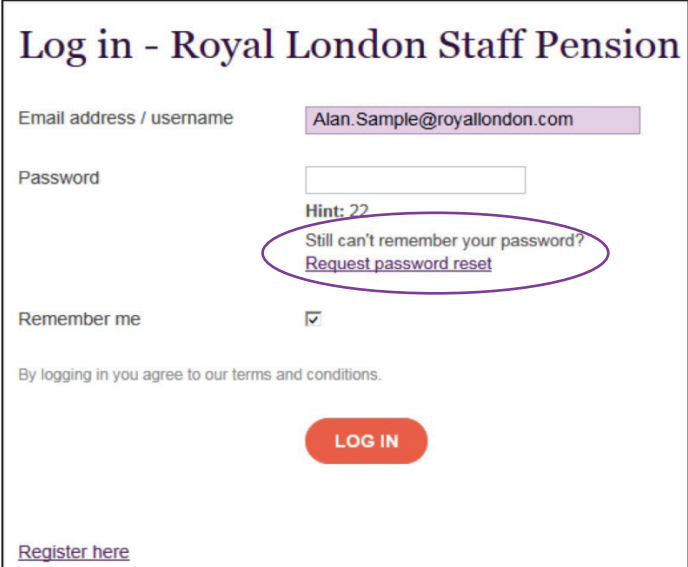
[Forgotten password](#)

Remember me ☐

2

Forgotten your password and hints?

Select '**Request password reset**' from the log in page.



Log in - Royal London Staff Pension

Email address / username

Password

Hint: 22

[Still can't remember your password?](#)

[Request password reset](#)

Remember me ☒

By logging in you agree to our terms and conditions.

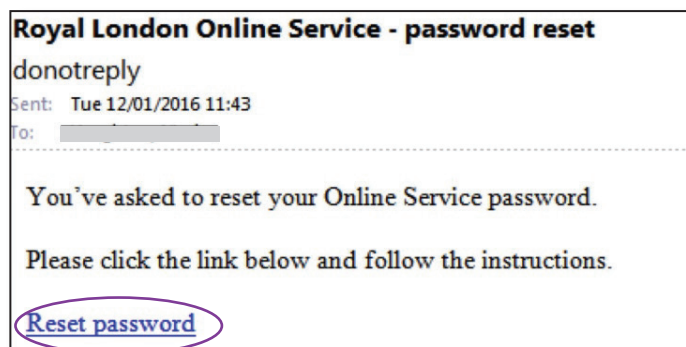
[LOG IN](#)

[Register here](#)

3

Reset password email

We'll send you an email to change your password. Simply click the link 'Reset password'.



4

Reset password

Follow the instructions to choose a new password and hint. You'll also be asked one of your security questions. Then click 'Continue'.

Your password will now be reset, and you can log into our online service.

A screenshot of a web form titled "Reset Password". It contains four input fields: "Create new password" (with a strength indicator showing "Strong"), "Confirm new password", "Password hint" (containing "33"), and "What is your fathers middle name?" (containing "William"). At the bottom of the form is a red button labeled "CONTINUE", which is circled in purple.

HELP IS AT HAND

We hope that you find our online service simple and easy to use, but should you need it, further support is available.

Click on **'Help'** on the top right-hand side of our online service screen to find out more.

You'll also find more handy information through our 'help text'. If you hover over a field and see a question mark appear, just left click and we'll explain things in more detail.

If you prefer, you can contact our web support team:



Email:

websupport@royallondon.com



Phone:

0345 60 50 401

8am-6pm, Monday to Thursday
and 8am-5pm, Friday.



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

All literature about products that carry the Royal London brand is available
in large print format on request to the Marketing Department at
Royal London, 1 Thistle Street, Edinburgh EH2 1DG.
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 and is a member of the Association of British Insurers and the Association of Financial Mutuals. 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 is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London EC3V 0RL