Royal London

Due diligence

Pensions & Investments

ROYAL LONDON

Welcome

Choosing the right provider can help add value to your business and your clients.

In this document we'll outline key information to support your due diligence process, helping you demonstrate how Royal London supports the needs of your clients.

We'll tell you more about:

- Policies and procedures we have in place to safeguard your business and clients' money.
- Digital capabilities including the benefits and functionality of our online experience.

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If you have any questions or need support with our products, speak to your usual Royal London contact.

Introducing Royal London

Our people are driven by a passion to help grow your business and deliver value for your clients. And, as the UK's largest mutual life, pensions, and investment company, we're perfectly placed to do just that.[1]

How we help you and your clients

Founded as a Friendly Society in 1861, our goal was to help people help themselves and we continue to be committed to working for our customers and helping to make positive change.

We're owned by customers and don't have shareholders to answer to, meaning we've got the freedom to focus on really understanding the needs of our customers and working to solve the problems that matter to them.

We believe in the value of professional financial advice and consider this the gold standard. That's why we actively champion the role you play and invest in new tools and services to help you run your business more efficiently, all while aiming to reduce cost and risk.

We think that when we do well, our customers should too. That's where ProfitShare comes in. Each year we aim to share a portion of our profits with qualifying plans, giving their pension and investments a boost. Please note that ProfitShare isn't guaranteed.

We also reinvest profits to develop new products and services that will benefit our customers.

Your client will automatically become a member of Royal London when they take out a pension or stocks and shares ISA with us.

Our financial strength

There are several ways to measure and judge financial strength.

Here are the ratings we've received from some of the world's leading rating companies.

- Standard and Poor's[2]
  A (October 2024)
- AKG Financial Analytics Ltd
  B+ (August 2024)
- Moody's
  A2 (August 2024)

Royal London in numbers

Funds under management £173 billion

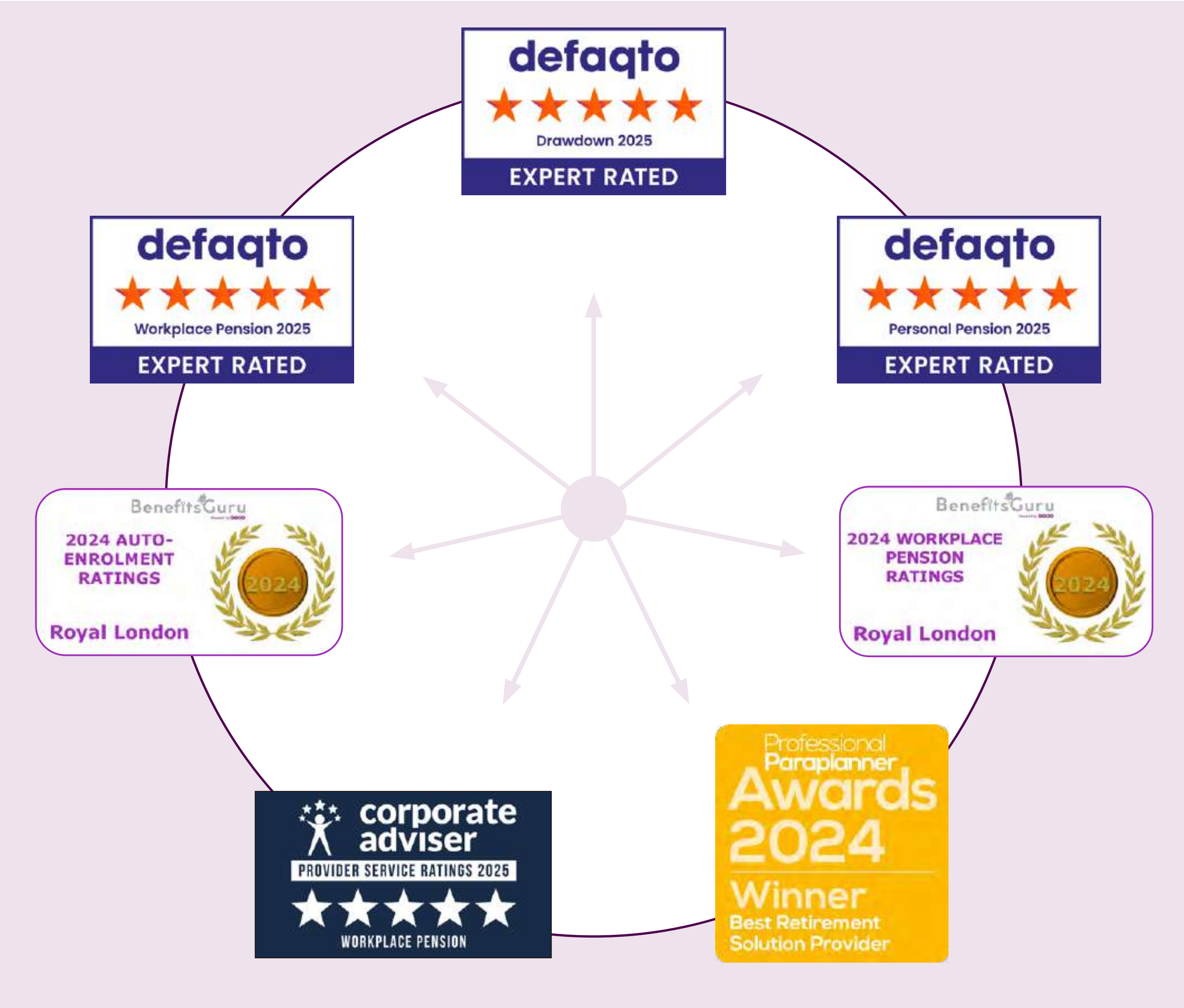
8.5 million policies in force

Over 4,000 employees

Figures quoted are as at 31 December 2024.

1. Based on total 2022 premium income. ICMIF Global 500, 2024.
2. Counterparty Credit Rating (CCR).

Products and services rated by experts



What to expect when you partner with us

We'll help you to:

Grow your business	Deliver value for your clients	Do business easily
We can help you identify and meet the long term needs of prospective and existing clients.	Our flexible solutions can be tailored to deliver value and suit the needs of your clients.	Build efficiencies into your processes with digital journeys and end to end support from real people.

Grow your business

Reach new clients and scale your business through rich data and insights

Identify growth opportunities from your existing clients with help from your Royal London contact, who can turn rich data into bespoke, actionable insights – helping you spot opportunities to improve outcomes or prevent harm.

Save time with packaged digital solutions

Enrich ongoing conversations though our sophisticated online tools and calculators.

Whether you're building a financial plan, having review conversations, or monitoring your drawdown clients' income for pensions and Income Release – let our tools do the heavy lifting.

Access ongoing technical support for your business

Our specialist technical experts dedicate their time to crafting and delivering important technical and informative content to keep you up to date on the latest developments.

Do business easily and efficiently

Save time with quick and easy digital journeys

Use our online service to create instant quotes and applications and access a client-level view of their pension and investments in one place. With links to back-office systems, it can also help with your administration.

Track the process of applications through your new business tracker. And your named New Business Consultant is on hand to provide extra support.

Deliver value for your clients

Easily build the right solution for your client

Our products are packed with value offering great flexibility and access to a wide range of investment options to meet the needs of different types of investors.

Our investment options offer your clients the flexibility to align their Pension Portfolio and Stocks and Shares ISA under the same investment strategy or tailor each to suit their individual goals.

The Governed Range offers high-quality, low-cost investment solutions that meet a wide range of client needs. All the portfolios in the range are actively managed, and our independently led guidance and oversight can help boost investor confidence by making sure your clients feel secure and informed. Alternatively, they can choose from our full range of funds managed by Royal London Asset Management and external fund managers. Our full fund range includes a number of sustainable options.

Pension Portfolio has an integrated income drawdown feature, Income Release, allowing clients to flexibly access their pension savings from age 55 (57 from 2028).

Pension Portfolio and the Stocks and Shares ISA benefit from a single transparent and competitive charge which is based on the total value of your clients' pension and investments when they invest in our flagship Governed Range.

Boost your clients’ pension and ISA through ProfitShare

We believe our customers should share in our success. That’s why when we do well, we’ll aim to boost their pension and ISA by adding a share of our profits to qualifying plans each year. Please note that ProfitShare isn’t guaranteed.

In April 2025, we:

Awarded **£181 million** in ProfitShare[3]

Shared profits with over **2 million** eligible customers

Boosted unit linked customers’ pension savings by **0.15%**

Nine years of ProfitShare

Since 2017, we've shared over £1.3 billion of our profits with eligible customers.

	2025	2024	2023	2022	2021	2020	2019	2018	2017
ProfitShare award	£181m	£163m	£155m	£169m	£146m	£140m	£150m	£142m	£114m
ProfitShare rate	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.18%	0.18%	0.18%

The ProfitShare amounts shown include awards made to With Profit customers.

Our service and support

We believe the key to delivering outstanding service is smart technology backed by brilliant people. That’s why you’ll have access to dedicated contacts and our expert teams will be on hand to provide an extra layer of support, when you need it.

Personalised support

You’ll get your own Royal London contact who is dedicated to supporting you at every stage.

Technical expertise

Technical experts transform market changes into understandable articles, webinars and CPD modules.

Award-winning service

Customer service teams on hand, ready to support you by phone or email.

3. This is based on year ending 2024 and includes awards made to With Profits customers. These customers received a 1.2% enhancement in 2025.

Responsible business

Driven by our Purpose - 'Protecting today, investing in tomorrow. Together we are mutually responsible', we look to act and invest responsibly.

We're committed to playing our part in helping build financial resilience and influencing real-world change that's in the interests of our members, customers and society at large.

Our climate commitments

To play our part in moving fairly to a sustainable world, we're committed to reducing our portfolio and operational emissions, exerting our influence through engagement and developing climate-aware investment solutions.

We believe the best future for customers is one where, collectively, we achieve the goals of the Paris Agreement, and this helps define our actions. We're committed to:

- Reducing emissions from our investment portfolio by 50% by 2030 from a baseline of 2020, and to achieving net zero by 2050. We also aim to achieve net zero emissions in our property assets directly managed by Royal London Asset Management by 2030, and for those indirectly managed by 2040.
- Achieving net zero direct operational emissions by 2030 and net zero in our non-investment value chain by 2050, from a 2019 baseline.
- Developing climate-aware investment solutions that will enable our customers to invest in the low-carbon transition.
- Engaging with policymakers, the companies we invest in, our peers and other stakeholders to advocate on climate-related issues.

These commitments are based on the expectation that governments and policy makers will deliver on their commitments to achieve the goal of the Paris Agreement, and that the required actions don't contravene our fiduciary duty to our members and customers.

Responsible investment

Our approach includes the following four areas:

Engagement

Taking money out of or excluding companies that don't meet certain criteria around environmental, social and governance (ESG) issues may seem simple. However, this would mean we're unable to take action to influence change. We believe in engaging with these companies to support them in improving their corporate behaviour and encourage change.

Voting

We use our voting rights on a range of issues. This includes voting on matters such as how companies are run (often referred to as governance), including corporate governance, climate change, board appointments, changes to a company's structure, pay and compensation, and mergers and acquisitions.

ESG integration

We expect all the asset managers who manage our customers' investments to consider ESG factors in their investment decision-making process.

Collaboration

We collaborate with policymakers, the companies we invest in, industry groups and other stakeholders on key issues such as climate change, to support meaningful regulatory and industry change.

Our products

Our personal pension and ISA products offer competitive charges, flexibility and a wide range of investment options designed to suit the needs of your clients.

Benefits of Pension Portfolio

Benefits for you	Benefits for your client
• **Complete investment solution** – Help your client find the right solution with our wide range of investment options. • **Access to online service** – our online experience gives you freedom to manage your client's plan and create instant online quotes and applications – saving you time. • **New business tracker** – in real time, see progress of each application, get clear task prompts, and receive proactive email alerts whenever the status of an application changes. • **Dedicated new business consultant** – get hands-on support from an experienced new business consultant, when you need it. • **Comprehensive remuneration options** – take your agreed adviser charge payments, direct from your client's plan. • **Integrated drawdown facility** – move your clients seamlessly into drawdown – from within the same plan. We call this 'Income Release'. • **Retirement planning support** – access support to make finding and recommending the right retirement option for your clients easier.	• **Discounted charges** – we apply a discount to your client's annual management charge as the value of their savings grows. • **Flexible saving** – clients can pay in what they like, when they like, within certain limits. • **Flexible retirement options** – clients have freedom to take their pension savings in a way that suits them through our integrated Drawdown facility, Income Release. • **Manage their pension plan online** – clients can use our online service to see how their plan is doing, make changes to their plan and get an idea of their potential income when they retire. • **Mobile app** – clients can keep track of where their money's invested and access a range of articles on the latest investment topics. • **Matched charging** – clients will benefit from the same competitive single charge as their Royal London Stocks and Shares ISA. • **Sharing our profits** – we'll aim to give your clients' pension savings an extra boost by adding a share of our profits to their plan each year. We call this ProfitShare.

Income Release at a glance

- Available to clients aged 55 (57 from 2028) with at least **£15,000** invested.
- We'll aim to pay tax-free cash into your client's bank account within **five working days**.
- Clients can continue making contributions after taking their pension savings, subject to the Money Purchase Annual Allowance.
- Income can be paid on a phased basis.
- Our income management facility, **Income Tap** lets clients taking an income from their plan invest some of their pension savings in a low risk fund in order to make the income payments. This allows the remaining pension savings to be invested for longer term income and growth.
- Clients can decide when and exactly how much they want to take out of their plan.
- Full **range of investment options** available, excluding the With Profits fund.

Benefits of our Stocks and Shares ISA

Benefits for you	Benefits for your client
• **Complete investment solution** – Help your client find the right solution with our wide range of investment options. • **Access to online service** – our online experience gives you freedom to manage your client's plan and create instant online quotes and applications – saving you time. • **New business tracker** – in real time, see the progress of each application, get clear task prompts, and receive proactive email alerts whenever the status of an application changes. • **Dedicated new business consultant** – get hands-on support from an experienced new business consultant, when you need it. • **Comprehensive remuneration options** – take your agreed adviser charge payments, direct from your client's plan.	• **Discounted charges** – we apply a discount to your client's annual management charge as the value of their investments grows. • **Flexible saving** – clients can pay in what they like, when they like, within the yearly ISA subscription limit. • **Flexible withdrawals** – clients have freedom to take money out of their ISA in a way that suits them either regularly or on an ad-hoc basis. • **Quick withdrawals –** we process ISA withdrawals within 1-3 business days. • **Manage their ISA online** – clients can use our online service to see how their investments are doing, change their investment selection and update their personal details. • **Mobile app** – clients can keep track of where their money's invested and access a range of articles on the latest investment topics. • **Matched charging** – clients will benefit from the same competitive single charge as their Royal London pension plan. • **Sharing our profits** – we'll aim to give your clients' investments an extra boost by adding a share of our profits to their plan each year. We call this ProfitShare. • **Speedy investment** – we invest clients' money within one business day.

Please note – we don't have a cash savings account or the option of pre-funding of assets.

Charges

We want to make our charges as transparent as possible. That's why we want you to be clear what charges your clients will pay if they take out a Pension Portfolio plan or Stocks and Shares ISA.

Our charges are straightforward, clear and transparent

We take pride in our transparent and competitive single annual management charge (AMC), based on the total value of your clients' pension and investments when they invest in our flagship Governed Range.

Our charges are clearly laid out in the following:

- Pension Portfolio technical guide
- Stocks and Shares ISA technical guide
- Pension Portfolio Fair Value Assessment
- Stocks and Shares ISA Fair Value Assessment
- Pensions and Investments charges guide

Adviser remuneration

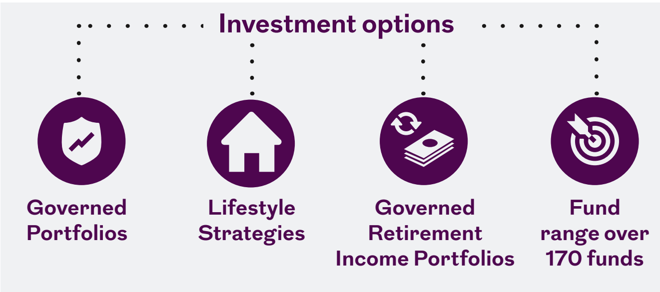
We support a wide range of remuneration options on Pension Portfolio, Income Release & Stocks and Shares ISA. The different types of adviser charges and options available to you are detailed in the following documents:

- Pensions and Investments remuneration guide

Investments

Our products benefit from a wide range of investment options designed to meet the individual needs of your clients.

Recommend sophisticated investment solutions – without expensive extras



With options covering different goals and risk appetites, our Governed Range multi asset portfolios can provide solutions for all your clients' needs. The portfolios include broad diversification, active management, independently led governance and a responsible investment approach – at no extra cost.

- The Governed Portfolios offer different risk/return profile options designed to meet a range of investment goals.
- The Target Lifestyle Strategies are designed with specific retirement income targets in mind – whether that's taking a regular income, buying an annuity or taking cash lump sums.
- The Governed Retirement Income Portfolios are specifically designed to address the challenges that come with generating a sustainable income in retirement.

Alternatively, you can choose individual funds from our full fund range. The range covers different asset classes, regions and investment styles, and includes externally managed options as well as funds managed by Royal London Asset Management. For clients who want to align their investments with their values, we offer a number of sustainable options.

These investment options are available across our products, and you can choose different options for each product.

Fund factsheets and/or supplementary information documents for all investment options are available on our website at adviser.royallondon.com/funds/fund-factsheets-and-prices/.

Robust monitoring and governance designed to give you and your clients peace of mind

Our independently led Investment Advisory Committee (IAC) oversees the design of the Governed Range portfolios and reviews this on an ongoing basis to make sure each portfolio continues to meet its objectives.

Headed up by an independent chairperson, the IAC has five members – industry experts who meet quarterly to review and monitor the strategic asset allocation and tactical position of each risk-graded portfolio.

This ongoing governance is supported by active management from Royal London Asset Management's Multi Asset team, environmental, social and governance (ESG) insights from Royal London Asset Management's dedicated Responsible Investment team, and in-depth analysis from Moody's and Morningstar Investment Management.

Consumer Duty

Our Consumer Duty Hub offers a range of practical resources and helpful guidance to help you meet your Consumer Duty requirements on an ongoing basis.

Meet your ongoing Consumer Duty requirements

Products and Services

Resources to help you evidence and review product recommendations.

Price and Value

Evidence you're giving clients fair value for money across the products you recommend and the services you provide.

Consumer Understanding

Guide to supporting vulnerable clients, data insights, guides and tools. Helping your clients understand product recommendations.

Consumer Support

What support we offer your clients across the life cycle of their Royal London products.

Fair Value Assessments

Our Fair Value Assessments offers a detailed review of our products. They help you see how we deliver value for your clients and support your client conversations and product recommendations.

Vulnerable customers

To help you understand, identify and support vulnerable clients we have created a handy guide. It explains characteristics of vulnerable clients, how you can support them and how Royal London can help you meet their needs.

Our technology

Your online experience is designed to provide you with the tools and support you need to do business easily and efficiently – all while helping protect your clients' money through a secure online portal.

Digital services

Our digital services for you and your clients are available 24 hours a day, 7 days a week.

If we need to make any changes or updates to our digital services, we'll do this outside of normal business hours and we'll notify you in advance.

You can also contact your named account manager, or our customer service teams for support.

Online experience for advisers

Pension Portfolio & Stocks and Shares ISA	
Digital services, tools and calculators	**Functionality**
Online quote & apply	• Create instant quotes and online applications
New business tracker	• Real time updates to keep you updated on the progress of applications • Monitor and track new business with proactive tasks and email alerts
Online portal	• View client, plan and product details all in one place • Look at plan performance and growth, access a full fund breakdown and explore factsheets • Access communications sent to your client in the document library Instantly make changes to: • Investment choice • Nominated beneficiaries • Income payments and personal information

Pension Portfolio	
Digital services, tools and calculators	**Functionality**
Financial planning tool	• Find and recommend the right long-term savings options for your clients • Create financial plans to give clients a full picture of their different sources of income and how their spending needs could change over time
Client review service	• Create branded visual reports which delve further into the year-on-year performance of your client's plan and how the future might look • Helps you take care of your regular review responsibilities and demonstrates the value of your service
Drawdown governance service	• For clients taking regular income, create branded reports designed to help you discuss and manage the ongoing suitability of their income • Quickly identify clients who are going off track and need your attention

Online experience for clients

The customer online experience helps clients quickly find and understand the key information about their pension and investments.

Our mobile app provides easy access to a timely and personalised experience, to help clients make smarter decisions as they remain connected to their pension and investments when and where they like.

Functionality	Pension Portfolio	Stocks and Shares ISA
Online quote & apply		
Produce illustrations for single and regular payments	Y	Y
Apply online	Adviser only	Y
Online service and mobile app		
View a summary of their plan	Y	Y
Produce personal illustrations	Y	Y
View what their current pension and investments are worth	Y	Y
View plan performance and growth	Y	Y
Set up an additional layer of security by setting up biometric login (fingerprint and face ID)	Y	Y
View all contributions and withdrawals in the last 12 months, including tax relief	Y	-
View any ProfitShare we've awarded	Y	-
View any charges they've paid to an adviser or to Royal London	Y	-
View a full fund breakdown of where their money is invested	Y	-
View or add beneficiaries	Y	Y
Update personal details (address, contact number and email address)	Y	Y
Update investment choice	Y	Y
Update marketing preferences	Y	Y
View any communications we've sent	Y	Y
Process online withdrawals (single, transfer & regular payments)	Y	Y
Mobile app		
Access financial wellbeing guides and articles	Y	Y
Secure a single sign on link to online service	Y	Y

Integration services

The online experience is supported by a range of integrated services to deliver value and help provide services to you and your clients.

Back-office integration

We have links with leading systems which allow advisers to obtain in real-time:

- current plan values
- value of underlying funds
- number of units held in each fund.

For more information, visit our back-office guide.

Powered up business support from dedicated teams and contacts

We can help you with expert guidance on the industry's leading third-party advice systems and portals, with a dedicated business manager on hand to support when you need it.

Integrated administration technology

Service	Description
Microsoft Dynamics 365 (CRM)	• Manage, track, and store information related to potential customers using a centralised, data-driven software solution. • Automatically collect information about existing and prospective customers. It includes email addresses, phone numbers, purchase histories, and service. The system integrates the data and generates consolidated profiles to be shared with appropriate teams. • This modern CRM tools gives us immediate visibility into – and access to – everything crucial to developing, improving, and retaining relationships with your clients.
CTC	• We use CTC's illustration technology to help us produce fast, compliant quotes and illustrations. • Trusted by over 150 providers over three decades, advisers can have faith in the technology we're using to automate our illustration process, and ensure their clients receive a document they can understand and rely on.

Service	Description
Sonata	• Provided by Bravura, for its core back-office technology. • A wealth management platform developed by Bravura Solutions. It's a modern, flexible, and scalable platform that supports the administration of a wide range of financial products. • Advisers can have confidence this is a leading platform in the industry, used by many financial institutions worldwide. • We have complete control of our user experience, investment proposition and customer/adviser communications. Sonata provides a robust and flexible operations foundation and is designed to support our business processes, providing the tools to deliver high-quality services to advisers.
Our bespoke services	A collection of tools and repositories held on a variety of systems owned by us that provide an integrated view of funds, records, data storage and documents to advisers and their clients. This includes but isn't limited to: • Record of funds, model portfolios, profiles-per-policy. • Our application to manage the process from quote to proposal and application to plan, with components to support complex calculations. • System of record for intermediary data. • Storage of data and documents. • Customer digital access details, and integration to access documents and document generation. • Illustration engine to store resultant data.

Third party risk management

We operate robust oversight and governance of our suppliers using our third-party management framework.

The framework applies to all suppliers and includes policies, controls, and ongoing due diligence in line with all relevant regulatory requirements as set out by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

Operational resilience

Operational resilience refers to the ability of a company to prevent, adapt, respond to, recover, and learn from operational disruption.

In March 2022, the FCA and PRA policy statement[1] on operational resilience came into force, stating that financial services firms, including Royal London, will:

- Identify important business services by considering how disruption to the business services provided can have impacts beyond the company's own commercial interests.
- Set a tolerance for disruption for each important business service.
- Ensure the business can continue to deliver important business services and remove vulnerabilities to ensure that they're able to remain within their impact tolerances during severe but plausible scenarios.
- Have a group wide operational resilience framework in place.

Our focus is on preventing disruption while understanding and enhancing the business' response capabilities to maintain important business services. Business continuity is a key component of our operational resilience framework.

It's also necessary to consider other elements ranging from information and communications technology (ICT) security to third party risk management, operational risk management, and crisis management.

1. FCA PS21/3 Building operational resilience

Our security systems

Cyber security isn't just a compliance exercise, it's a fundamental aspect of how we operate.

Our security systems

We have an information security policy in place to ensure the protection of customer, employee, and corporate information and to comply with all information security related legislation.

We've developed a threat-led cyber security program designed to keep pace with the ever-evolving threat landscape.

Our program is underpinned by a rigorous risk management framework, which ensures we can identify, assess and mitigate risks in a timely and effective manner.

As the threat landscape continues to evolve, we're committed to maintaining our vigilance and staying ahead of the curve. We recognise cyber security is a collective responsibility. We're committed to working collaboratively with our stakeholders to ensure the security and resilience of our organisation.

Security and resilience

Security and resilience is made up of four cyber security pillars and a resilience pillar and is led by the Group Chief Security Officer. The five pillars' responsibilities are:

Cyber Governance Risk & Compliance	Operational Security	Resilience	Security Engineering & Architecture	Attack Surface Management
• 1st line Cyber Governance Risk & Compliance • Culture & Awareness • Cyber Assurance (Internal & Third Party)	• Security Operations • Security Incident Response • SOC Development • Identity & Access Management Operations • Identity & Access Management Engineering	• Resilience • Business Continuity	• Security Architecture • Security Consulting • Security Engineering	• Threat Intelligence • Threat & Vulnerability Management • Security Testing • Application & Cloud Security

Alongside the Security and Resilience team, we have an appointed Data Protection Officer (DPO) and as a regulated firm, we have an appointed SMF24. We use the three lines of defence model detailed in the **Risk, compliance & audit** section on **page 21** of this document.

Information, data and physical security

We take the protection of our customers' personal data very seriously. We have a data protection policy in place to ensure the protection of customer, employee, and corporate information and to comply with all information security related legislation.

The policy is designed to minimise exposure to security incidents, including data breaches, which could cause significant reputational damage, regulatory sanction, financial loss, and/or customer detriment. We've implemented measures to ensure appropriate controls are in place to meet these requirements.

We have a defined information security policy underpinned by a suite of cyber security standards aligned to the National Institute of Standards and Technology (NIST) framework.

Each business area has appropriate controls, managed within a risk management system (RMS) which must be annually attested to.

We implement a defence in depth strategy by operating security controls at different layers. This includes but isn't limited to Identity and Access Management (IAM); network access controls such as encryption, Data Loss Prevention (DLP), Intrusion Prevention System (IPS), Web Application Firewalls (WAFs), Firewalls and Event Detection and Response (EDR); Application Security Testing and Secure Software Development Lifecycle (SDLC); Security Testing (including Red Teaming and Penetration Testing) and Patching and Vulnerability Management (PVM).

Cyber assurance and supply chain management

A key component of the cyber security program is managing supply chain security risks. Our approach for managing supply chain security is:

Risk assessments and planning	When onboarding new suppliers, we conduct an internal risk assessment to understand the service or application, the data it processes and how it impacts important business services (IBS).
Supplier evaluation and selection	We assess, evaluate and assure their suppliers' controls. This includes ensuring that organisations have appropriate cyber security measures in place. For key suppliers, physical site assessments are conducted where appropriate.
Contractual agreements	There are clear and enforceable agreements with suppliers, outlining their security responsibilities and obligations.
Operational resilience	We ensure that at each point of the supply chain, organisations have plans in place for responding to emergencies and disruptions. They must have plans in place for business continuity and recovery which are regularly tested and evaluated. See the **Operational resilience** section on **page 18**.

Risk, compliance & audit

We use the three lines of defence model for managing risks and maintaining effective governance within the organisation. These are:

First line	Responsible for the identification, assessment, and management of risks within each area, to ensure controls are in place and functioning effectively.
Second line	Risk and Compliance function that provides oversight, guidance, and support to the first line of defence on their management of risks and compliance with regulatory obligations.
Third line	Provides independent and objective assurance over the effectiveness of corporate standards and business compliance, including assurance the risk management process is functioning, and identifies improvement opportunities.

Security testing

We use multiple forms of security testing to ensure controls remain robust and continually develop their approach to testing to keep it relevant.

We employ the services of an external independent CREST accredited third party to perform penetration tests. New applications and existing applications with significant changes are penetration tested, as mandated in our Application Security Standard. BAU tests on existing external applications are carried out annually.

The results of the penetration tests are shared with technical and business teams who look after these applications and remediate findings where required.

Information on CREST accredited suppliers can be found by visiting www.crest-approved.org/members/ (opens external website).

More information

Financial Services Compensation Scheme information

Financial advisers must recommend products that are suitable. Customers have a legal right to compensation if, because of what their adviser recommends, they lose out by taking a plan that wasn't suitable for them at that time.

If we were to become unable to meet our liabilities under their plan, they may be entitled to compensation through the Financial Services Compensation Scheme. Customers can find out more information about the compensation arrangements through their financial adviser or by contacting us directly.

Complaints policy and procedure

It's always important for us to hear from advisers and clients alike whether the feedback is good or not.

While we're proud of our service, we accept sometimes we can fall short.

If that happens, we like to know as soon as possible so we can deal with any concerns quickly and efficiently.

We have a robust complaints process that's fully compliant with all FCA and Financial Ombudsman Service (FOS) guidelines. You, or your client can submit complaints in writing, by email or by calling us.

Republic of Ireland customers should contact the Financial Services and Pensions Ombudsman (FSPO).

You can find full details at:
Our complaints policy - Royal London.

Useful links

- Terms of business
- Website terms of use
- Accessibility statement

If you have any questions about our products or need support, please speak to your usual Royal London contact.

Royal London
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.