Deliver more value for your clients

As a mutual, we can take a long-term view while focusing on delivering value and good financial outcomes for all your clients – through tailored, flexible propositions and additional features and support.

Our people are driven by a passion to help grow your business and deliver value for your clients – and they've got the backing of the UK's largest mutual life, pensions, and investment company[1] to help them do it.

Help boost your clients' pension and ISA

We believe our customers should share in our success. This means qualifying pension plans and Stocks and Shares ISAs could receive an added boost from ProfitShare each year when we do well.

Ten years of ProfitShare

Since 2017, we've shared over £1.5 billion of our profits with qualifying plans. This year, we were delighted to share **£199m** of our profits with eligible customers.

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
ProfitShare award	£199m	£181m	£163m	£155m	£169m	£146m	£140m	£150m	£142m	£114m
ProfitShare rate	0.15%	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 Profits customers.

While we can't guarantee we can award ProfitShare every year, to qualify for an award in April 2027 your client's pension or Stocks and Shares ISA must be in force on or before Thursday 31 December 2026 and on the date the award is given.

How ProfitShare works

1. We'll review our financial position and performance at the end of each year.
2. We'll work out if we can award ProfitShare.
3. We'll add the award to a separate ProfitShare account within customers' plans.
4. Customers can see the value of their ProfitShare account in their yearly statement, by logging into our online service or by downloading our mobile app.
5. Customers can take the value of their ProfitShare account with the rest of their pension savings[2] and ISA investments.

1 Based on total 2022 premium income. ICMIF Global 500, 2024.

2 Any time after age 55 (age 57 from 6 April 2028).

Tell me more about who qualifies for ProfitShare.

See the difference ProfitShare could make.

Meet Tom

Tom is 45 and works as an Aviation Engineer. He has a Royal London workplace pension through his employer and a Stocks and Shares ISA.

Tom's projected investments

Pension & ISA combined value before ProfitShare	Potential ProfitShare award	Pension & ISA combined value after ProfitShare
£198,000	**£3,000**	**£201,000**

- Tom contributes to his workplace pension each month and benefits from an employer contribution.
- His total monthly pension contribution is **£400**.
- Tom's initial ISA contribution is **£25,000**.
- He's also transferred an existing pension worth **£10,000** to his workplace pension.
- The difference ProfitShare could make to Tom's investments is **£3,000**.
- Tom's projected value after ProfitShare at his selected retirement age is **£201,000**.

Meet Nadia

Nadia is 30 and has a Royal London personal pension and a Stocks and Shares ISA.

Nadia's projected investments

Pension & ISA combined value before ProfitShare	Potential ProfitShare award	Pension & ISA combined value after ProfitShare
£310,000	**£12,000**	**£322,000**

- Nadia's total monthly pension contribution is **£230.**
- Her initial ISA contribution is **£28,000.**
- She's also transferred an existing pension worth **£25,000** to her personal pension.
- The difference ProfitShare could make to Nadia's investments is **£12,000**.
- Nadia's projected value after ProfitShare at her selected retirement age is **£322,000**.

Assumptions used in each example

These examples are based on a ProfitShare award rate of 0.15% each year.

However, the figures used are just examples. ProfitShare isn't guaranteed and clients could get more or less than this.

Forecasts are not a reliable indicator of future performance.

In this example, we've assumed:

- A yearly management charge of 0.40% is applied for Tom.
- Nadia's yearly management charge has been calculated based on her entire plan value. In this example, the yearly management charge over 35 years reduces from 0.50% to 0.40% as the plan value increases.
- An investment growth rate of 2.8% after allowing for the effects of inflation.
- The regular pension contributions increase by 3.5% each year.
- They have a selected retirement age of 65.

Drive more value through **ProfitShare** –
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.

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