Life fund range
Illustration growth rates

In our illustrations for our life products, we use growth rates which are based on the actual funds being invested in.

These growth rates are reviewed on a regular basis. It's important to remember that the plan values we show in our illustrations are only a guide and are not guaranteed in any way, and you may get back less than the amount originally invested.

Current rates are shown below.

Deposit

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Deposit	0.0%	3.0%	6.0%

Government & Corporate Bond

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Fixed Interest	1.3%	4.3%	7.3%
RLL UK Index Linked	1.0%	4.0%	7.0%

Property

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Property	1.5%	4.5%	7.5%

Mixed Asset

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
Royal London With Profits	1.4%	4.4%	7.4%
Royal London With Profits Unitised 1	1.4%	4.4%	7.4%
Scottish Life With Profits Unitised 2	1.4%	4.4%	7.4%
RLL Defensive Managed	1.1%	4.1%	7.1%
RLL Managed	1.3%	4.3%	7.3%

UK Equity

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL UK Equity	1.5%	4.5%	7.5%

US Equity

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL American Tilt	1.5%	4.5%	7.5%

European Equity

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL European	1.5%	4.5%	7.5%

Asian Equity

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Pacific Tilt	1.5%	4.5%	7.5%

Global Equity

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Global Managed	1.5%	4.5%	7.5%
RLL Worldwide	1.5%	4.5%	7.5%

The standard growth rates for life products are 1.5%, 4.5% and 7.5% however providers must use lower growth rates where the choice of funds is unlikely to achieve returns in line with these rates. Overall growth rates cannot exceed the industry standard rates and will be limited to 1.5%, 4.5% and 7.5% if necessary.

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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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