

Performance statistics

Target lifestyle strategies (cash)

The figures in this document have been calculated net of the Fund Management Charge.

The Governed Portfolios shown below are the building blocks of our Target Cash Lifestyle Strategies. These strategies aim to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with the chosen category. As you progress through our Target Lifestyle Strategies you will be invested in the appropriate Governed Portfolios depending on your time to retirement.

Risk Category	Your Lifestyle Journey			
	At 15 years+	At 10 years	At 5 years	Retirement
Cautious	Governed Portfolio Enhanced	Governed Portfolio Moderate	Governed Portfolio Defensive	RLS Deposit
Moderately Cautious	Governed Portfolio Dynamic	Governed Portfolio Growth	Governed Portfolio Defensive	RLS Deposit
Balanced	Governed Portfolio Dynamic	Governed Portfolio Growth	Governed Portfolio Conservative	RLS Deposit
Moderately Adventurous	Governed Portfolio Total Equity	Governed Portfolio Growth	Governed Portfolio Conservative	RLS Deposit
Adventurous	Governed Portfolio Total Equity	Governed Portfolio Enhanced	Governed Portfolio Moderate	RLS Deposit

The mix of assets held within each portfolio is reviewed regularly by our Investment Advisory Committee (IAC) as part of our governance process. For details of the latest asset allocations and minutes of the committee meetings, please refer to our website at royallondon.com/pensions/investment-options/investment-governance/.

Overleaf, performance of each portfolio is shown against its benchmark: a gauge against which the performance of the fund can be measured. Where a fund invests in a number of different geographical areas or asset types, a composite benchmark may be used. This is when a mixture of indices have been used as a performance gauge. The mix between these indices will usually reflect the expected asset allocation of the portfolio.

Equity management options

The equity component invests in UK, Global and Emerging Market equities. The split is 22.5% UK Equities, 67.5% Global Equities and 10% Emerging Markets Equities.

Each strategy invests the equity portion in an actively managed global equity fund, the RLP Global Managed fund. However there are alternative tracker and active versions of the strategies if you prefer.

- **Tracker** – the alternative tracker version invests the equity portion of each portfolio in a global equity tracker fund, the RLP/BlackRock ACS Global Blend fund.
- **Active** – the alternative active version invests the equity portion of each portfolio in an actively managed global equity fund of funds, the RLS Global Blend Core Plus (RLS Global Growth) fund which has an additional charge.

Tracker funds, also known as passive funds, aim to perform in line with a market index such as the FTSE All Share index. They do this by investing in either all (full replication) or a representation (partial replication) of the index constituents. Tracker funds tend to be low cost as this replication is generally done automatically and does not require the same level of research as active management.

Actively managed funds aim to outperform the market index by employing fund managers and research teams to make tactical decisions on which stocks or sectors to invest in. They tend to have higher charges than tracker funds in line with the extra resource required to run these funds. It should be remembered that a higher charge does not guarantee better returns.

Cautious lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with a cautious risk attitude.

Performance as at 31.03.26

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Enhanced	13.53	3.11	10.53	-6.94	11.09	8.96	5.99	6.23	6.54
Composite Benchmark	14.61	4.65	9.06	-6.08	9.59	9.36	6.12	6.21	6.40
Difference	-1.08	-1.54	1.47	-0.86	1.50	-0.40	-0.13	0.02	0.14
Governed Portfolio Moderate	10.70	3.23	8.65	-6.53	8.96	7.47	4.80	5.21	5.72
Composite Benchmark	11.22	4.29	7.37	-5.99	7.47	7.58	4.70	4.99	5.49
Difference	-0.52	-1.06	1.28	-0.54	1.49	-0.11	0.10	0.22	0.23
Governed Portfolio Defensive	6.78	3.22	5.50	-4.69	4.74	5.15	3.03	3.12	3.69
Composite Benchmark	6.69	3.33	4.37	-4.48	3.45	4.79	2.60	2.64	3.27
Difference	0.09	-0.11	1.13	-0.21	1.29	0.36	0.43	0.48	0.42
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49
Benchmark	3.06	3.97	4.04	1.24	-0.86	3.69	2.27	0.83	0.39
Difference	0.17	0.19	0.21	0.11	-0.02	0.19	0.13	0.11	0.10

Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Enhanced	13.61	3.70	9.68	-7.25	10.99	8.91	5.87	6.26	6.54
Governed Portfolio Moderate	10.93	3.62	8.02	-6.78	8.88	7.48	4.73	5.24	5.73
Governed Portfolio Defensive	6.85	3.37	5.25	-4.78	4.71	5.14	3.00	3.13	3.69
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Cautious Active Lifestyle Strategy

Performance of portfolios with the RLS Global Blend Core Plus (RLS Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.71%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Enhanced	11.04	0.94	9.91	-9.81	2.99	7.19	2.73	4.92	5.67
Governed Portfolio Moderate	9.45	1.54	8.15	-8.86	2.51	6.32	2.35	4.23	5.08
Governed Portfolio Defensive	6.16	2.61	5.25	-5.59	2.33	4.66	2.06	2.75	3.44
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Moderately cautious lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with a moderately cautious risk attitude.

Performance as at 31.03.26

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	15.37	3.44	12.33	-5.17	13.42	10.25	7.59	7.43	7.24
Composite Benchmark	17.04	5.29	10.72	-3.92	11.80	10.90	7.94	7.51	7.20
Difference	-1.67	-1.85	1.61	-1.25	1.62	-0.65	-0.35	-0.08	0.04
Governed Portfolio Growth	12.78	3.11	10.72	-5.67	11.13	8.78	6.18	6.33	6.47
Composite Benchmark	13.38	4.65	9.25	-4.65	9.62	9.02	6.26	6.22	6.31
Difference	-0.60	-1.54	1.47	-1.02	1.51	-0.24	-0.08	0.11	0.16
Governed Portfolio Defensive	6.78	3.22	5.50	-4.69	4.74	5.15	3.03	3.12	3.69
Composite Benchmark	6.69	3.33	4.37	-4.48	3.45	4.79	2.60	2.64	3.27
Difference	0.09	-0.11	1.13	-0.21	1.29	0.36	0.43	0.48	0.42
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49
Benchmark	3.06	3.97	4.04	1.24	-0.86	3.69	2.27	0.83	0.39
Difference	0.17	0.19	0.21	0.11	-0.02	0.19	0.13	0.11	0.10

Moderately Cautious Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	15.79	4.03	11.29	-5.57	13.29	10.25	7.47	7.47	7.26
Governed Portfolio Growth	12.86	3.69	9.86	-6.00	11.03	8.73	6.05	6.35	6.48
Governed Portfolio Defensive	6.85	3.37	5.25	-4.78	4.71	5.14	3.00	3.13	3.69
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Moderately Cautious Active Lifestyle Strategy

Performance of portfolios with the RLS Global Blend Core Plus (RLS Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.71%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	12.66	0.68	11.54	-8.87	3.00	8.15	3.50	5.79	6.17
Governed Portfolio Growth	10.95	0.94	10.06	-8.70	2.68	7.21	2.93	5.04	5.63
Governed Portfolio Defensive	6.16	2.61	5.25	-5.59	2.33	4.66	2.06	2.75	3.44
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Balanced lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with a balanced risk attitude.

Performance as at 31.03.26

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	15.37	3.44	12.33	-5.17	13.42	10.25	7.59	7.43	7.24
Composite Benchmark	17.04	5.29	10.72	-3.92	11.80	10.90	7.94	7.51	7.20
Difference	-1.67	-1.85	1.61	-1.25	1.62	-0.65	-0.35	-0.08	0.04
Governed Portfolio Growth	12.78	3.11	10.72	-5.67	11.13	8.78	6.18	6.33	6.47
Composite Benchmark	13.38	4.65	9.25	-4.65	9.62	9.02	6.26	6.22	6.31
Difference	-0.60	-1.54	1.47	-1.02	1.51	-0.24	-0.08	0.11	0.16
Governed Portfolio Conservative	9.10	3.28	7.80	-4.55	7.96	6.69	4.59	4.50	4.79
Composite Benchmark	9.27	3.97	6.56	-4.07	6.61	6.57	4.36	4.16	4.46
Difference	-0.17	-0.69	1.24	-0.48	1.35	0.12	0.23	0.34	0.33
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49
Benchmark	3.06	3.97	4.04	1.24	-0.86	3.69	2.27	0.83	0.39
Difference	0.17	0.19	0.21	0.11	-0.02	0.19	0.13	0.11	0.10

Balanced Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	15.79	4.03	11.29	-5.57	13.29	10.25	7.47	7.47	7.26
Governed Portfolio Growth	12.86	3.69	9.86	-6.00	11.03	8.73	6.05	6.35	6.48
Governed Portfolio Conservative	9.20	3.58	7.30	-4.74	7.90	6.66	4.52	4.51	4.79
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Balanced Active Lifestyle Strategy

Performance of portfolios with the RLS Global Blend Core Plus (RLS Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.71%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Dynamic	12.66	0.68	11.54	-8.87	3.00	8.15	3.50	5.79	6.17
Governed Portfolio Growth	10.95	0.94	10.06	-8.70	2.68	7.21	2.93	5.04	5.63
Governed Portfolio Conservative	8.17	1.95	7.40	-6.38	2.99	5.80	2.69	3.76	4.29
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Moderately adventurous lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with a moderately adventurous risk attitude.

Performance as at 31.03.26

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25 31.03.26 %Chg	31.03.24 31.03.25 %Chg	31.03.23 31.03.24 %Chg	31.03.22 31.03.23 %Chg	31.03.21 31.03.22 %Chg	3 Years	5 Years	10 Years	15 Years
Governed Portfolio Total Equity	15.14	3.65	13.43	-4.23	13.99	10.61	8.12	8.03	7.54
Composite Benchmark	18.01	5.72	12.12	-2.70	13.03	11.83	8.99	8.42	7.71
Difference	-2.87	-2.07	1.31	-1.53	0.96	-1.22	-0.87	-0.39	-0.17
Governed Portfolio Growth	12.78	3.11	10.72	-5.67	11.13	8.78	6.18	6.33	6.47
Composite Benchmark	13.38	4.65	9.25	-4.65	9.62	9.02	6.26	6.22	6.31
Difference	-0.60	-1.54	1.47	-1.02	1.51	-0.24	-0.08	0.11	0.16
Governed Portfolio Conservative	9.10	3.28	7.80	-4.55	7.96	6.69	4.59	4.50	4.79
Composite Benchmark	9.27	3.97	6.56	-4.07	6.61	6.57	4.36	4.16	4.46
Difference	-0.17	-0.69	1.24	-0.48	1.35	0.12	0.23	0.34	0.33
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49
Benchmark	3.06	3.97	4.04	1.24	-0.86	3.69	2.27	0.83	0.39
Difference	0.17	0.19	0.21	0.11	-0.02	0.19	0.13	0.11	0.10

Moderately Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25 31.03.26 %Chg	31.03.24 31.03.25 %Chg	31.03.23 31.03.24 %Chg	31.03.22 31.03.23 %Chg	31.03.21 31.03.22 %Chg	3 Years	5 Years	10 Years	15 Years
Governed Portfolio Total Equity	15.67	4.30	12.34	-4.71	13.86	10.66	8.01	8.09	7.57
Governed Portfolio Growth	12.86	3.69	9.86	-6.00	11.03	8.73	6.05	6.35	6.48
Governed Portfolio Conservative	9.20	3.58	7.30	-4.74	7.90	6.66	4.52	4.51	4.79
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Moderately Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLS Global Blend Core Plus (RLS Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.71%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25 31.03.26 %Chg	31.03.24 31.03.25 %Chg	31.03.23 31.03.24 %Chg	31.03.22 31.03.23 %Chg	31.03.21 31.03.22 %Chg	3 Years	5 Years	10 Years	15 Years
Governed Portfolio Total Equity	11.89	0.71	12.61	-8.54	2.04	8.25	3.44	6.14	6.32
Governed Portfolio Growth	10.95	0.94	10.06	-8.70	2.68	7.21	2.93	5.04	5.63
Governed Portfolio Conservative	8.17	1.95	7.40	-6.38	2.99	5.80	2.69	3.76	4.29
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Adventurous lifestyle strategy

This strategy aims to deliver above inflation growth in the value of the fund at retirement, whilst taking a level of risk consistent with an adventurous risk attitude.

Performance as at 31.03.26

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Total Equity	15.14	3.65	13.43	-4.23	13.99	10.61	8.12	8.03	7.54
Composite Benchmark	18.01	5.72	12.12	-2.70	13.03	11.83	8.99	8.42	7.71
Difference	-2.87	-2.07	1.31	-1.53	0.96	-1.22	-0.87	-0.39	-0.17
Governed Portfolio Enhanced	14.72	3.44	12.41	-4.62	13.31	10.07	7.58	7.48	7.17
Composite Benchmark	15.69	5.29	10.80	-3.24	11.73	10.50	7.84	7.49	7.11
Difference	-0.97	-1.85	1.61	-1.38	1.58	-0.43	-0.26	-0.01	0.06
Governed Portfolio Moderate	10.70	3.23	8.99	-4.30	9.60	7.59	5.49	5.45	5.47
Composite Benchmark	11.22	4.29	7.70	-3.60	8.25	7.69	5.44	5.24	5.23
Difference	-0.52	-1.06	1.29	-0.70	1.35	-0.10	0.05	0.21	0.24
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49
Benchmark	3.06	3.97	4.04	1.24	-0.86	3.69	2.27	0.83	0.39
Difference	0.17	0.19	0.21	0.11	-0.02	0.19	0.13	0.11	0.10

Adventurous Tracker Lifestyle Strategy

Performance of portfolios with the RLP/Blackrock ACS Global Blend fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Total Equity	15.67	4.30	12.34	-4.71	13.86	10.66	8.01	8.09	7.57
Governed Portfolio Enhanced	14.94	4.03	11.37	-5.04	13.18	10.01	7.43	7.51	7.18
Governed Portfolio Moderate	10.93	3.62	8.36	-4.56	9.53	7.59	5.42	5.48	5.48
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLS Global Blend Core Plus (RLS Global Growth) fund replacing the RLP Global Managed fund for equity content. Please note that this fund has an additional charge of 0.71%.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)			
	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21	3 Years	5 Years	10 Years	15 Years
	31.03.26 %Chg	31.03.25 %Chg	31.03.24 %Chg	31.03.23 %Chg	31.03.22 %Chg				
Governed Portfolio Total Equity	11.89	0.71	12.61	-8.54	2.04	8.25	3.44	6.14	6.32
Governed Portfolio Enhanced	12.56	0.68	11.58	-8.47	2.54	8.13	3.48	5.85	6.11
Governed Portfolio Moderate	9.45	1.52	8.46	-6.79	2.78	6.41	2.91	4.44	4.80
RLS Deposit	3.23	4.16	4.25	1.35	-0.88	3.88	2.40	0.94	0.49

Fund charges are reviewed regularly and may be subject to change.

Source: Lipper, bid to bid, as at 31.03.26, Royal London, as at 31.03.26. All performance figures, including the figures shown for the growth in the benchmarks, have been calculated net of the Fund Management Charge. The Compound Annual Growth Rate (C.A.G.R.) is a measure of the investment returns, on a given fund, over the specified period. It allows for the impact of compounding of investment returns, which is particularly important where returns vary from one year to the next. Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the value of your original investment. Investment returns may fluctuate and are not guaranteed. The lifestyle strategies are constructed using a range of Governed Portfolio funds, carefully selected to align with different stages of a member's investment journey. The performance data presented is chain-linked, ensuring continuity and accuracy by incorporating the historical performance of previous fund structures within the strategy. This approach reflects both the most recent fund composition and any historical changes. Please note that the Governed Portfolios and their benchmarks are rebalanced on a monthly basis. This is the process of making sure the asset mix of the investments is maintained following movements due to fund price changes.

Note: The benchmarks used in this document include data from FTSE International Limited ("FTSE") © FTSE 2026. "FTSE®" is a trade mark of the London Stock Exchange Group companies and is used by FTSE International Limited under licence. All rights in the FTSE indices and/or FTSE ratings vest in FTSE and/or its licensors. Neither FTSE nor its licensors accept any liability for any errors or omissions in the FTSE indices and/or FTSE ratings or underlying data. No further distribution of FTSE Data is permitted without FTSE's express written consent.



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