

Your Royal London pension plan

Take time to make sure your pension plan is working for you.

Review our top tips below to help.

If you're unsure, you should seek advice from a financial adviser before making important decisions about your pension plan.

Top tips



Getting online

Download the Royal London app to easily track your pension savings and see how they're performing. You'll need your plan number to register.



Decide how much you want to pay

When you join your Royal London plan, your first regular contribution amount is likely to be set by your employer. Talk to your payroll team today to explore how and when you can adjust your contributions.

You can also make a one-off payment into your pension at any time.

For more information visit our [website](#) or log into the app.



Review your investment options

You'll automatically be invested in the default option, but you can choose a different one. Whichever option you choose, make sure it's right for you and your retirement plans. It's also good to review this from time to time. Remember, investment returns are never guaranteed. So, while your investment could grow, its value can also go down. This means you could get back less than you put into your plan.

We have [tools and information](#) available online to help you.



Update your personal details

It's important for Royal London to know the answers to questions like - who you want your beneficiaries to be, when you want to retire, and how to contact you.

We've made it really easy for you to make these updates –

- **Beneficiaries:** Your pension savings are an important part of your financial planning. Make sure you decide who should receive these if you pass away. Simply click on 'See your plan' then select 'Your beneficiaries' on the app.
- **Retirement date:** Investments may change as you approach your pension date and you'll receive important communications based on this. Check when you're due to retire on the app and if you need to update this, log into your [online service](#).
- **Personal/work email:** Make sure that we can contact you at all times with important information. Update your email address using the [Royal London form](#).



Combine your pensions

Transferring other pensions to your Royal London plan could make managing your pension savings easier. However, this won't be right for everyone.

For more information visit our [website](#) or log into the app.



Take control with our financial wellbeing service

Take control of your financial future with our free financial wellbeing service, offering personalised guidance and support. It can be accessed [online](#) or via the app.



Monthly member webinar

If you haven't already done so, register for our member webinar. [Sign up today](#).

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