



Your annual statement

1 July 2018 - 30 June 2019

NEWCO LTD

GROUP STAKEHOLDER PENSION PLAN

Private & Confidential

Mr D Wilson
10 Sample Street
Sample Town
Sample District
SA11 1AA

AS03/3822

Plan number: 1234567

1 August 2019

David Wilson

We've designed this statement to help you to understand your retirement savings. Over the next few pages we'll summarise how your plan has performed over your statement period, the charges you've paid and how the future might look.

If you need help making decisions about your retirement savings, it's a good idea to speak to a financial adviser.

YOUR ANNUAL RETIREMENT SAVINGS AT A GLANCE



Now let's take a look in a little more detail at how your retirement savings have changed over this period.

Your contributions	Tax relief	Employer contributions	Plan growth
£532.71	£133.17	£1,926.90	£5,493.38
Extra money			

SHARE IN OUR PROFITS

As part of Royal London, we think you should share in our success. That's why, when we do well, we aim to add a share of our profits to your plan. We call it ProfitShare. Your ProfitShare award for this year is **£338.74**. The total value of your ProfitShare to date is **£954.83**.

GOVERNMENT TOP UP

For every **80p** you contribute to your plan, the government adds an extra **20p**. No strings, just good old-fashioned tax relief. If you're paying more than **20%** tax, you could be entitled to claim more tax relief through a self-assessment form.

£197,835.77

Your current plan value

£12,100

Your estimated annual retirement income

£532.71

Your contributions

£1,926.90

Employer contributions

£133.17
Tax relief

£5,493.38
2.9%

Plan growth



The plan growth figure includes investment growth plus ProfitShare, less any charges that have been paid.



HOW WE LOOK AFTER YOUR RETIREMENT SAVINGS

Earlier in this statement we told you your plan growth last year was **£5,493.38**, which is around **2.9%**. We've also calculated your plan growth since your plan started is **9%**. Please remember these figures include investment growth plus ProfitShare, less any charges that have been paid.

Your retirement savings are invested in the **ADVENTUROUS TRACKER LIFESTYLE STRATEGY**. Now that you're within 15 years from your chosen retirement date, we've started moving your retirement savings into lower risk investments. We call this **lifestyling**. If your retirement date has changed, please let us know as this will affect how we invest your money in future.

We recommend talking to a financial adviser regularly to make sure your investment choice is still right for you.

Remember that investment returns are never guaranteed. So while your savings could grow, their value can also go down. This means you could get back less than you paid into your plan.



PLAN CHARGES

Charges apply to your plan, but these have already been deducted and are included in the figures we gave you earlier. We believe transparency is key to trust so let's look at these charges in more detail.

ROYAL LONDON CHARGES

Over the statement period you've paid us **£917.52**. This is equivalent to **0.49%** of your plan value.



ARE YOU ON COURSE FOR YOUR RETIREMENT?

The figures below are based on your chosen retirement date of **16 August 2033**. They're not guaranteed and are just an example.



We estimate your plan could be worth **£258,000**



giving you an annual income of **£12,100**



or a monthly income of **£1,008**

We've made the following assumptions

- Future inflation will be **2.5%**.
- The value of your investments will grow by **2.4%**.
- No further contributions will be paid into your plan.

Retirement assumptions

- You'll take your retirement income as a single life annuity.
- Your retirement income will remain at the same level.
- You'll use all of your projected plan value to provide a retirement income.
- Your retirement income will be paid for a minimum of 5 years and thereafter for the rest of your life.



WHO WILL YOUR RETIREMENT SAVINGS PASS TO?

You are working hard to save for your retirement but it's also important to make sure we have the correct details for your nominated beneficiaries if you die before taking your retirement savings.

If the worst should happen it's important to ensure your money goes where you want it to, and it will be one less thing for your loved ones to worry about.

Our records currently show we hold no information on who your retirement savings should pass to if you die.

You can call us on **0370-850-1988** to discuss how to add your chosen beneficiaries.

Alternatively if you would like some advice on the best approach to nominating your beneficiaries please speak to a financial adviser.

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Plan growth



THINGS WE'D LIKE TO REMIND YOU OF

- The amount you're able to save into your pension without a tax charge applying is called the annual allowance. There is also a limit on how much your retirement savings can grow to without incurring additional charges. You should speak to an adviser if you have questions.
- An Independent Governance Committee (IGC) monitors how we're managing your pension and the value for money we're providing to our workplace customers. If you'd like to see how we're getting on, you can read the latest report at royallondon.com/IGC.



GET THE HELP YOU NEED

If you have any questions about your retirement, there's plenty of support available.

TAILORED FINANCIAL ADVICE

A financial adviser can give you personalised advice and recommendations to match your individual needs and circumstances.

You can talk to an adviser you may already have a relationship with, or you can find one in your area at unbiased.co.uk.

Advisers may charge for their services - though they'll agree any fees with you up front.

KEEP TRACK OF YOUR PLAN ONLINE

For more information on your plan, including a breakdown of the funds you're invested in, log in to our online service. If you haven't registered yet, please visit:

yourplan.royallondon.com

Once you've registered for online services, you'll be able to view your plan using our mobile app.



ROYAL LONDON SUPPORT

While we can't offer advice or recommendations about your retirement savings, we can provide you with any information that you need to know. You can also update us on any changes in your circumstances.

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Write to us:

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FINANCIAL ADVISER

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ACCESSIBLE FORMATS

This document is available in Braille and large print format. For more information contact **Royal London Support**.