

# 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	-3.0%	0.0%	3.0%

## Government & Corporate Bond

Fund Name	Assumed Low Growth Rate	Assumed Mid Growth Rate	Assumed High Growth Rate
RLL Fixed Interest	-2.7%	0.3%	3.3%
RLL Index Linked	-3.0%	0.0%	3.0%

## 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	-0.4%	2.6%	5.6%
Royal London With Profits Unitised 1	0.5%	3.5%	6.5%
Scottish Life With Profits Unitised 2	0.0%	3.0%	6.0%
RLL Defensive Managed	-0.2%	2.8%	5.8%
RLL Managed	0.8%	3.8%	6.8%

## 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	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	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.



**Royal London**

1 Thistle Street, Edinburgh EH2 1DG

[royallondon.com](http://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.**

All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales, company number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales company number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.