



PERFORMANCE STATISTICS

TARGET LIFESTYLE STRATEGIES (ANNUITY) MARCH 2020

The Governed Portfolios shown below are the building blocks of our Target Annuity 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 1	Governed Portfolio 2 (Annuity)	Governed Portfolio 3 (Annuity)	RLP Annuity
Moderately Cautious	Governed Portfolio 4	Governed Portfolio 5 (Annuity)	Governed Portfolio 3 (Annuity)	RLP Annuity
Balanced	Governed Portfolio 4	Governed Portfolio 5 (Annuity)	Governed Portfolio 6 (Annuity)	RLP Annuity
Moderately Adventurous	Governed Portfolio 7	Governed Portfolio 5 (Annuity)	Governed Portfolio 6 (Annuity)	RLP Annuity
Adventurous	Governed Portfolio 7	Governed Portfolio 8 (Annuity)	Governed Portfolio 9 (Annuity)	RLP Annuity

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/pensioninvestments.

Equity management options

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 equity management options if you prefer.

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.

- Tracker – the tracker version invests the equity portion of each portfolio in a global equity tracker fund, the RLP/BlackRock ACS Global Blend fund.
- Active – the active version invests the equity portion of each portfolio in an actively managed global equity fund of funds, the RLP Global Blend Core Plus (Rathbone Global Alpha) fund.

The equity portion of each portfolio is invested 50% UK equities and 50% overseas equities. This allocation is reviewed regularly by our IAC. Each portfolio is 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. Performance for each of the options detailed is shown overleaf.

CAUTIOUS LIFESTYLE STRATEGY

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a cautious risk attitude.

Performance as at 29.02.20

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 1	2.96	1.78	4.13	17.70	-1.41	2.95	4.83
Composite benchmark	3.38	1.63	3.54	19.10	-2.00	2.85	4.89
Difference	-0.42	0.15	0.59	-1.40	0.59	0.10	-0.06
Governed Portfolio 2 (Annuity)	4.28	1.66	3.09	15.93	-0.87	3.00	4.66
Composite benchmark	4.50	1.51	2.45	16.68	-1.18	2.81	4.61
Difference	-0.22	0.15	0.64	-0.75	0.31	0.19	0.05
Governed Portfolio 3 (Annuity)	6.27	1.75	0.98	10.55	0.63	2.97	3.96
Composite benchmark	6.10	1.17	0.33	10.29	0.46	2.50	3.59
Difference	0.17	0.58	0.65	0.26	0.17	0.47	0.37
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A
Benchmark	6.69	0.95	-1.17	6.65	N/A	2.10	N/A
Difference	0.84	0.21	2.05	0.77	N/A	1.04	N/A

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 1	3.04	2.36	3.64	18.86	-1.40	3.01	5.07
Governed Portfolio 2 (Annuity)	4.34	2.13	2.71	16.83	-0.85	3.05	4.86
Governed Portfolio 3 (Annuity)	6.30	1.94	0.83	10.90	0.64	2.99	4.04
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 1	4.88	1.23	5.15	16.63	-0.85	3.74	5.24
Governed Portfolio 2 (Annuity)	5.83	1.23	3.91	15.10	-0.46	3.64	4.98
Governed Portfolio 3 (Annuity)	6.90	1.61	1.32	10.22	0.73	3.24	4.09
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Source: Lipper, bid to bid, as at 29.02.2020, Royal London, as at 29.02.2020. All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund. 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.

MODERATELY CAUTIOUS LIFESTYLE STRATEGY

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a moderately cautious risk attitude.

Performance as at 29.02.20

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	1.59	1.51	5.07	19.58	-1.80	2.71	4.93
Composite benchmark	2.29	1.61	4.43	21.15	-2.50	2.77	5.09
Difference	-0.70	-0.10	0.64	-1.57	0.70	-0.06	-0.16
Governed Portfolio 5 (Annuity)	2.83	1.63	4.16	17.85	-1.49	2.87	4.79
Composite benchmark	3.28	1.56	3.50	18.91	-1.92	2.77	4.83
Difference	-0.45	0.07	0.66	-1.06	0.43	0.10	-0.04
Governed Portfolio 3 (Annuity)	6.27	1.75	0.98	10.55	0.63	2.97	3.96
Composite benchmark	6.10	1.17	0.33	10.29	0.46	2.50	3.59
Difference	0.17	0.58	0.65	0.26	0.17	0.47	0.37
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A
Benchmark	6.69	0.95	-1.17	6.65	N/A	2.10	N/A
Difference	0.84	0.21	2.05	0.77	N/A	1.04	N/A

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	1.69	2.24	4.44	21.03	-1.79	2.78	5.23
Governed Portfolio 5 (Annuity)	2.92	2.23	3.65	19.03	-1.48	2.93	5.04
Governed Portfolio 3 (Annuity)	6.30	1.94	0.83	10.90	0.64	2.99	4.04
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Moderately Cautious Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	4.04	0.79	6.36	18.30	-1.08	3.70	5.46
Governed Portfolio 5 (Annuity)	4.85	1.05	5.23	16.79	-0.93	3.69	5.22
Governed Portfolio 3 (Annuity)	6.90	1.61	1.32	10.22	0.73	3.24	4.09
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Source: Lipper, bid to bid, as at 29.02.2020, Royal London, as at 29.02.2020. All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund. 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.

BALANCED LIFESTYLE STRATEGY

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a balanced risk attitude

Performance as at 29.02.20

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	1.59	1.51	5.07	19.58	-1.80	2.71	4.93
Composite benchmark	2.29	1.61	4.43	21.15	-2.50	2.77	5.09
Difference	-0.70	-0.10	0.64	-1.57	0.70	-0.06	-0.16
Governed Portfolio 5 (Annuity)	2.83	1.63	4.16	17.85	-1.49	2.87	4.79
Composite benchmark	3.28	1.56	3.50	18.91	-1.92	2.77	4.83
Difference	-0.45	0.07	0.66	-1.06	0.43	0.10	-0.04
Governed Portfolio 6 (Annuity)	4.61	1.74	2.46	13.31	-0.22	2.93	4.27
Composite benchmark	4.66	1.43	1.87	13.14	-0.51	2.64	4.01
Difference	-0.05	0.31	0.59	0.17	0.29	0.29	0.26
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A
Benchmark	6.69	0.95	-1.17	6.65	N/A	2.10	N/A
Difference	0.84	0.21	2.05	0.77	N/A	1.04	N/A

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	1.69	2.24	4.44	21.03	-1.79	2.78	5.23
Governed Portfolio 5 (Annuity)	2.92	2.23	3.65	19.03	-1.48	2.93	5.04
Governed Portfolio 6 (Annuity)	4.66	2.10	2.16	13.97	-0.21	2.96	4.42
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Balanced Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 4	4.04	0.79	6.36	18.30	-1.08	3.70	5.46
Governed Portfolio 5 (Annuity)	4.85	1.05	5.23	16.79	-0.93	3.69	5.22
Governed Portfolio 6 (Annuity)	5.81	1.41	3.11	12.73	0.07	3.43	4.53
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Source: Lipper, bid to bid, as at 29.02.2020, Royal London, as at 29.02.2020. All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund. 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.

MODERATELY ADVENTUROUS LIFESTYLE STRATEGY

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with a moderately adventurous risk attitude

Performance as at 29.02.20

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	1.32	1.05	5.33	21.33	-2.37	2.54	5.01
Composite benchmark	1.91	1.58	4.98	23.19	-3.21	2.81	5.31
Difference	-0.59	-0.53	0.35	-1.86	0.84	-0.27	-0.30
Governed Portfolio 5 (Annuity)	2.83	1.63	4.16	17.85	-1.49	2.87	4.79
Composite benchmark	3.28	1.56	3.50	18.91	-1.92	2.77	4.83
Difference	-0.45	0.07	0.66	-1.06	0.43	0.10	-0.04
Governed Portfolio 6 (Annuity)	4.61	1.74	2.46	13.31	-0.22	2.93	4.27
Composite benchmark	4.66	1.43	1.87	13.14	-0.51	2.64	4.01
Difference	-0.05	0.31	0.59	0.17	0.29	0.29	0.26
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A
Benchmark	6.69	0.95	-1.17	6.65	N/A	2.10	N/A
Difference	0.84	0.21	2.05	0.77	N/A	1.04	N/A

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	1.44	1.87	4.61	23.01	-2.40	2.63	5.35
Governed Portfolio 5 (Annuity)	2.92	2.23	3.65	19.03	-1.48	2.93	5.04
Governed Portfolio 6 (Annuity)	4.66	2.10	2.16	13.97	-0.21	2.96	4.42
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Moderately Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	4.10	0.17	6.75	19.84	-1.43	3.63	5.62
Governed Portfolio 5 (Annuity)	4.85	1.05	5.23	16.79	-0.93	3.69	5.22
Governed Portfolio 6 (Annuity)	5.81	1.41	3.11	12.73	0.07	3.43	4.53
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Source: Lipper, bid to bid, as at 29.02.2020, Royal London, as at 29.02.2020. All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund. 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.

ADVENTUROUS LIFESTYLE STRATEGY

This strategy aims to deliver above inflation growth in the value of the fund and income at retirement, assuming 25% is taken in cash and 75% is used to purchase an annuity. The strategy aims to invest with a level of risk consistent with an adventurous risk attitude

Performance as at 29.02.20

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Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	1.32	1.05	5.33	21.33	-2.37	2.54	5.01
Composite benchmark	1.91	1.58	4.98	23.19	-3.21	2.81	5.31
Difference	-0.59	-0.53	0.35	-1.86	0.84	-0.27	-0.30
Governed Portfolio 8 (Annuity)	1.49	1.37	5.07	20.13	-2.09	2.63	4.91
Composite benchmark	2.31	1.54	4.37	21.45	-2.66	2.73	5.08
Difference	-0.82	-0.17	0.70	-1.32	0.57	-0.10	-0.17
Governed Portfolio 9 (Annuity)	4.00	1.51	3.09	15.66	-0.90	2.86	4.51
Composite benchmark	4.25	1.42	2.43	16.13	-1.30	2.69	4.41
Difference	-0.25	0.09	0.66	-0.47	0.40	0.17	0.10
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A
Benchmark	6.69	0.95	-1.17	6.65	N/A	2.10	N/A
Difference	0.84	0.21	2.05	0.77	N/A	1.04	N/A

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 (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	1.44	1.87	4.61	23.01	-2.40	2.63	5.35
Governed Portfolio 8 (Annuity)	1.60	2.12	4.42	21.64	-2.08	2.70	5.23
Governed Portfolio 9 (Annuity)	4.07	2.00	2.68	16.60	-0.90	2.91	4.72
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Adventurous Active Lifestyle Strategy

Performance of portfolios with the RLP Global Blend Core Plus (Rathbone Global Alpha) fund replacing the RLP Global Managed fund for equity content.

Portfolio Name	Percentage Change					Compound Annual Growth Rate (%)	
	28.02.19	28.02.18	28.02.17	29.02.16	28.02.15	28.02.17	28.02.15
	29.02.20	28.02.19	28.02.18	28.02.17	29.02.16	29.02.20	29.02.20
	%Chg	%Chg	%Chg	%Chg	%Chg	3 years	5 years
Governed Portfolio 7	4.10	0.17	6.75	19.84	-1.43	3.63	5.62
Governed Portfolio 8 (Annuity)	4.04	0.61	6.40	18.80	-1.35	3.65	5.47
Governed Portfolio 9 (Annuity)	5.63	1.05	3.95	14.80	-0.45	3.52	4.86
RLP Annuity	7.53	1.16	0.88	7.42	N/A	3.14	N/A

Source: Lipper, bid to bid, as at 29.02.2020, Royal London, as at 29.02.2020. All performance figures, including the figures shown for the growth in the benchmark, have been calculated net of the annual management charge applicable to each fund. 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.

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