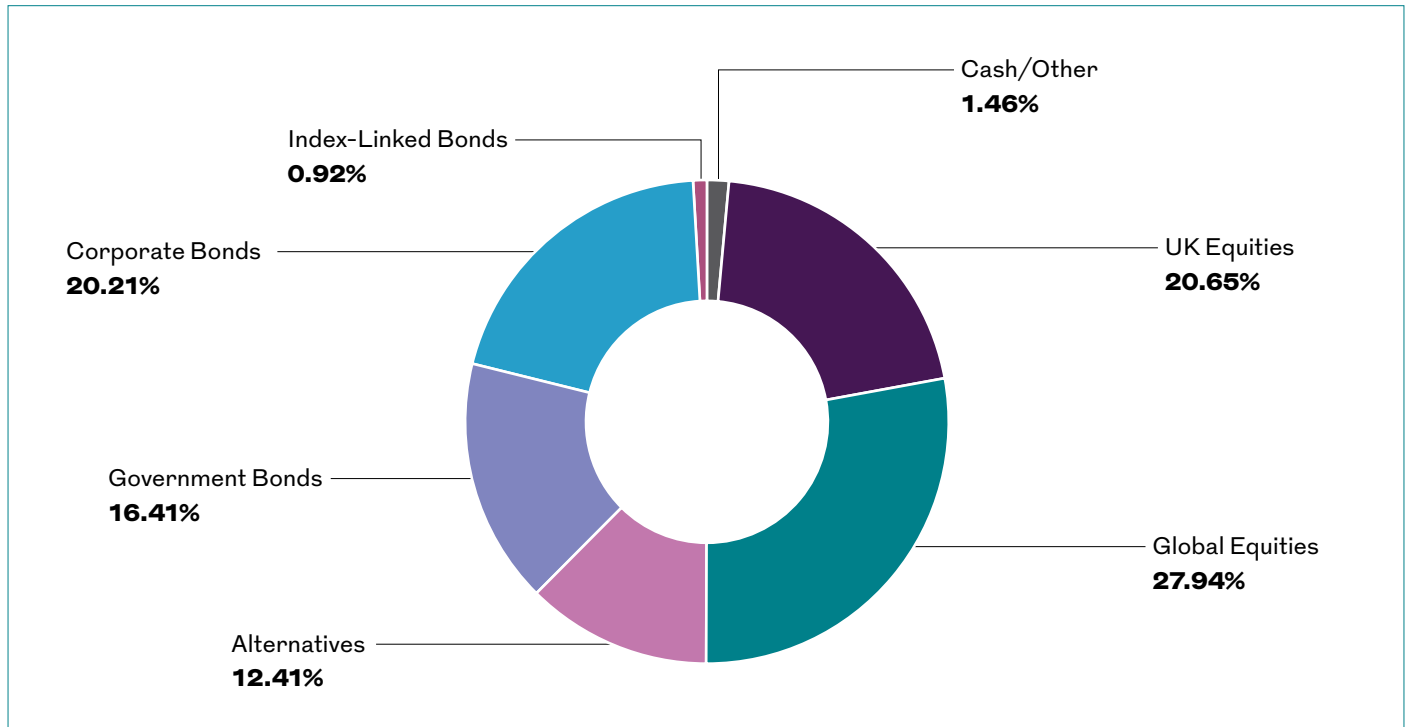




For Financial Brokers only

Caledonian Life With-profits Bond Asset Split 31/12/2020

In 2011 Caledonian Life became part of Royal London, which is the largest mutual life insurance, pensions and investment company in the UK with assets under management of €165 billion, 8.8 million policies in force and 4,412 employees (figures quoted are as at 31 December 2020). In December 2014 Caledonian Life rebranded to the name Royal London.



Please note: *The Caledonian Life With-profits Bond is closed for new business and top ups to existing investments. With-profits Bonds form part of a separate sub-Fund – the Liver Ireland Sub-Fund, the policies in which are reinsured back to the Royal Liver Sub-Fund of our parent, The Royal London Mutual Life Insurance Society Limited. Bonuses depend on profits yet to be earned and decisions by Royal London Insurance DAC’s Board as to their distribution. The amount, if any, of any bonus addition to the Bond cannot be predicted in advance.*

There is no explicit fund management charge under the Bond and the bonus rate declared each year takes into account the cost of managing the Liver Ireland Sub-Fund as well as a number of other factors. An annual administration charge of 0.5% was payable for the first five years of a new Bond or top up.

The investment amount (i.e. the payment amount less the 1% Government levy) and all declared bonuses are 100% protected on the 10th anniversary of the investment and every 5th anniversary thereafter, less any withdrawals, tax and the annual administration charge for the first five years. Exiting from the Sub-Fund outside of these protected dates may result in a Financial Adjustment (Market Value Reduction) being applied.

Terms and conditions apply. This flyer is for illustration purposes only. Clients should refer to the policy conditions and key features document and consult their Financial Broker before making any investment decisions. Information valid 31/12/2020. This flyer does not form part of any contract.

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Royal London Insurance DAC is regulated by the Central Bank of Ireland.

Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen’s Green, Dublin 2.

Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 55 Gracechurch Street, London, EC3V 0RL.