Funding your **next chapter**

Your Guide to our Approved Retirement Fund

ROYAL LONDON IRELAND

Customer Guide

Funding your next chapter

You've saved and invested to grow your pension to where it is today and now need to think about how you can make it last. Although at retirement you're no longer working, you'll still have living costs and expenses to cover, so what you do with your pension pot next is an important financial decision.

This guide provides an overview of the Royal London Approved Retirement Fund (ARF) to help you determine whether it is suitable for you. In our separate **Fund Guide** you can find more details on the funds available to invest in through this pension product.

Take some advice

We're big believers in the value of impartial advice to help you enjoy the best possible retirement outcomes. So, if you're looking to make the most of your pension savings, we'd recommend talking to a Financial Broker.

Welcome to Royal London Insurance DAC (Royal London Ireland)

We've a strong heritage in Ireland and have been protecting customers here for over 190 years. Based in Dublin, on St. Stephen's Green, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited, the largest mutual life, pensions and investment company in the UK. Being owned by a mutual means that our group has no external shareholders with short-term views we need to satisfy.

Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and support at all times.

What you'll find inside

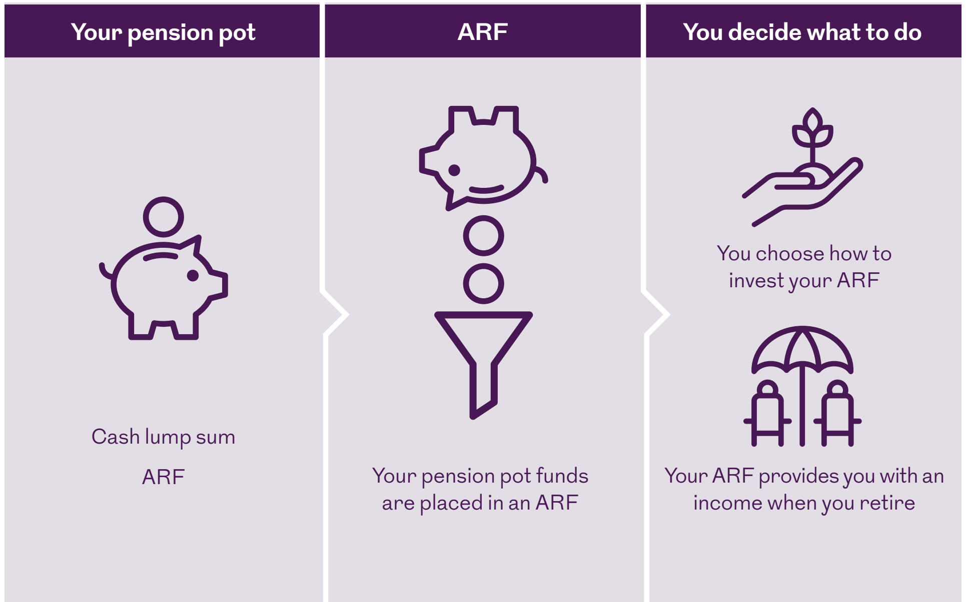
1. What is an ARF?
Is it suitable for you?

What is it?

Approved Retirement Funds (ARFs) are managed by Qualifying Fund Managers (QFMs) in which you can invest the proceeds of your pension fund when it matures. A QFM is a financial institution (such as Royal London Ireland) that is authorised to operate ARFs.

An ARF is a flexible arrangement that allows you to remain invested in funds after retirement and withdraw money as and when you want. Any investment growth within the fund is currently tax free, however, withdrawals are taxed and details of this can be found on page 13.

Your ARF



ARF – is it suitable for you?

✓ An ARF **might suit you if:**	X An ARF **might not suit you if:**
• You have taken a tax-free cash lump sum of up to 25% of the pension fund value and now want to invest the remaining balance.	• You have taken a tax-free cash lump sum of up to 1.5 times your final salary.
• You're looking to invest €30,000 or more.	• You're looking to invest less than €30,000.
• You can accept that the value of your fund could fall as well as rise.	• You're not comfortable with the fact that your fund could fall as well as rise.
• You would like to take a regular withdrawal each year.	• You want a regular guaranteed pension income to last you for life.
• You're happy with the choice of funds on the ARF.	• You're not happy with the choice of funds on the ARF.
• You want to pass on the money in your ARF to your family when you die.	• You want to take out an annuity when you retire.

ARF minimum contribution	**ARF maximum contribution**
€30,000	N/A

Age limits when taking out an ARF policy	
Minimum	51 next birthday
Maximum	No maximum

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The income you get from this investment may go down as well as up.

Warning: These products may be affected by changes in currency exchange rates.

How a Royal London ARF works

Control
Gives you **personal control** of your ARF and the income you take.

Choice
Lets you choose how to invest **from our range of funds.**

Growth
Any growth your investments make is **tax-free.**

Contributing, Investing, Benefitting

Contributions
The value of your pension fund may be transferred into an ARF.

Investment and Growth
Once you set up an ARF, the next step is choosing how best to invest your money. That is based on your own investment goals and the level of risk that you're willing to take.

With Royal London Ireland, you'll have access to a wide range of different funds, with varying degrees of risk. We're sure you'll find a solution that works for you.

An income to suit your needs
You can decide how you'd like to take a regular income/withdrawals from your ARF. You can nominate a specific fund that you would like your regular income/withdrawals to be paid from.

Your Financial Broker can explain an ARF further and help you to make the best choice to suit your personal situation.

2. Investing in your retirement

These days, you have more choice than ever about how to invest money in your retirement. But while choice is a good thing, it can make it harder to pick the option that's best for you. At Royal London Ireland we'll try to make this as clear and easy to understand as possible.

We have lots of ways for you to invest your retirement savings.
They're all about balancing the reward you want to get with the risk you're prepared to take. Here are a few things to consider when deciding where to invest your pension savings.

How much risk are you willing to take?

Higher risk investments can help your money grow, but there's also a greater chance of losing money. And with lower risk investments, your money may not grow as much as you want it to. Of course, 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 what you put into your plan.

You can get an idea of your attitude to risk by using our risk profiler with your Financial Broker.

Stay with your original investment choice?

When you set up your policy, you have the option to choose, with the help of your Financial Broker, the investments that match your attitude to risk and your plans for the future. **You can stick with your original investment choice, or you might want to change it in the future.**

How your money is invested

Ready-made or hands-on?

If you're happy with a ready-made investment option, then the solutions in our Multi-Asset fund range could suit you. We review these fund solutions carefully and fine-tune them to make sure they're sticking to their objectives.

If you'd prefer a more hands-on approach, you can pick your own strategy or selection of funds from the full range available. Our **Fund Guide** shows what options you have when you invest with us. As you read it, don't forget that investments can go down as well as up, and you might not get back all the money you pay in.

Full details of Royal London Ireland fund options are available in our **Fund Guide** and on our dedicated Fund Centre. Visit **https://funds.royallondon.ie.**

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The income you get from this investment may go down as well as up.

Warning: These products may be affected by changes in currency exchange rates.

Our Multi-Asset range of funds

Multi-Asset investing is one of the many investment strategies available and one of the most popular currently. It aims to reduce the risk and smooth the returns of portfolios through diversification.

Multi-Asset funds give a lower-risk investment than a pure equity fund, but with greater prospects for growth than a pure cash fund.

A **pure equity fund** is a fund that is made up of shares only.

A **pure cash fund** is a fund that is made up mostly of investments similar to cash.

Our range of four actively managed Multi-Asset funds can invest across the investment landscape and may include asset classes such as equities, bonds and cash. This provides a greater degree of diversification, reducing the risk of investing in a single asset class.

Diversification
Not putting all your eggs in one basket

- Your investment will be spread across very many countries, types of company, property, and different bonds.
- This helps cushion any fall in the total value of your pension if any one of these experiences a significant fall in its value for any reason.
- If any countries run into economic difficulties, there will be others that may not be as affected and the investments in these may counterbalance any impact.

Our expert investment manager, Royal London Asset Management (RLAM), who is also part of the Royal London Group, commits to looking after your pension funds on your behalf.

Choose from other funds in our range

You can also access additional Royal London Ireland funds, managed by both the RLAM team and BlackRock, the world's biggest investment company.

In our **Fund Guide** you can find more details on the funds available to invest in through this post-retirement product or visit our dedicated fund centre **https://funds.royallondon.ie.**

ROYAL LONDON
ASSET MANAGEMENT

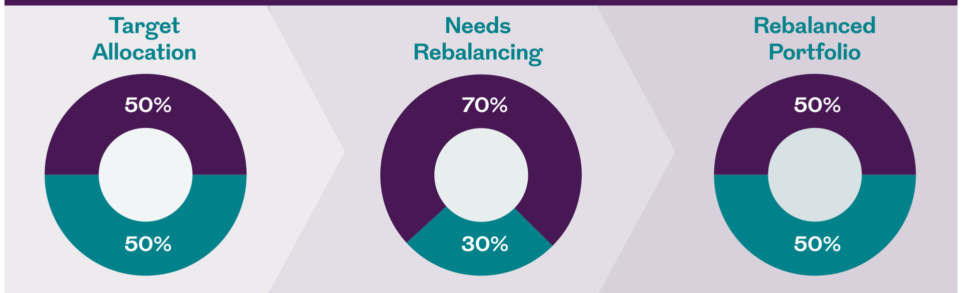
BlackRock.

Keeping your investment portfolio on track

Every investment portfolio needs a regular review. We know that markets go up and down, which will impact the value of your portfolio.

Our **automatic portfolio rebalancing system** will consider these market changes and automatically realign your portfolio to match your original risk attitude and investment goals. This will help to keep your investments on track and can be set for annual or more regular reviews of your choice.

Rebalancing to your initial portfolio



Funds: Equity Fund Bond Fund

For example, if your original target asset allocation was 50% equities (shares) and 50% bonds and the equities performed well during the period, it could have increased the equity holding of the portfolio to 70%. Our automatic portfolio rebalancing service will reduce your equity holding and increase your bond holding to get the portfolio back to the original target allocation of 50/50.

Using a service like our automatic portfolio rebalancing makes this a painless process.

Ask your Financial Broker for more details, they'll be happy to discuss it with you.

3. Share in our success – ValueShare

We want you to share our success!
As well as providing you with excellent products, a range of investment options and good service, we also will aim to give your savings a potential boost. This is called **ValueShare.**

Quite simply, in the years that Royal London Ireland does well, we'll look to boost your savings with an additional award from us, on top of your fund returns.

✓ What ValueShare **is**	X What ValueShare **isn't**
• It is a portion of the profits of Royal London Insurance DAC awarded to you in the years that we do well. The decision to award ValueShare, or not, is determined by a number of financial measures, including but not limited to profit levels.	• It isn't shares in Royal London Ireland.
• It is an extra amount on top of the performance of any pension funds that you have invested in.	• It isn't shares in any companies that Royal London Ireland invests in.
• It is only available to Royal London Ireland pension policyholders and when it has been awarded, this boost to your pension can never be taken away.	• It isn't linked to how well your Royal London Ireland pension fund performs.

How it works

1. We'll review how we've performed against our targets as well as our medium to long term outlook.

2. We'll work out if **ValueShare** can be awarded.

3. In the years that Royal London Ireland does well as a business in Ireland, we'll look to boost your savings with an additional amount from us into your pension policy. This amount (in the years it is awarded), is on top of any returns you can expect from your pension fund performance.

4. You'll see the value of your **ValueShare** awards in your annual benefit statement.

5. You can take the value of your **ValueShare** awards with the rest of your retirement savings at any time.

Each year, we'll review how we've performed against our targets as well as our medium to long term outlook. We'll work out if **ValueShare** can be awarded, and if so, how much it will be – and we'll let you know.

We'll add your **ValueShare** amount to your policy – you don't have to do anything!

ValueShare is unique to Royal London Ireland and for our pension policyholders, so you can't get it anywhere else!*

What's the catch?

There isn't one. There's no guarantee that we'll be able to award ValueShare every year or that it will be awarded at the same level. But once we've awarded ValueShare, we'll never ask for it back.

Once added, the value cannot be removed and is subject to the same terms, conditions, and charges on your policy.

Important Notes
- We have full discretion for awards made and there could be years where we decide that it is not possible to make a ValueShare award due to circumstances at the time.
- Any past ValueShare awards made are not a guide to future ValueShare awards.

More details about ValueShare are available in our brochure **ValueShare Ireland – A guide to how ValueShare may work for you.**

Warning: A ValueShare award is not guaranteed. The amount of any past ValueShare awards are not a guide to the amount of any future ValueShare awards.

*Correct as at 1 September 2023 based on Royal London Ireland's research and understanding of the market.

Introducing Tom

To give you an idea of the difference ValueShare could make, let's introduce you to Tom

It's important to understand the assumed investment returns and ValueShare awards are for information purposes only and are not intended to replace product illustrations that may be provided to you with the requisite laws and regulations.

More information on ValueShare is available in our brochure **ValueShare Ireland – A guide to how ValueShare may work for you.**

Tom has just taken out an ARF with Royal London Ireland:

- He's aged 65.
- He's an avid gardener and looks forward to adding more features to his garden now that he's retired.
- He has invested €100,000 into his Royal London ARF and is currently taking the minimum deemed withdrawal percentage of his fund as income each year.

Tom's projected policy value in ten years time

The amounts are for illustration purposes only.

Investment return assumption each year	Projected policy value in ten years' time[1]
3.5%	€82,979
4.5%	€91,354

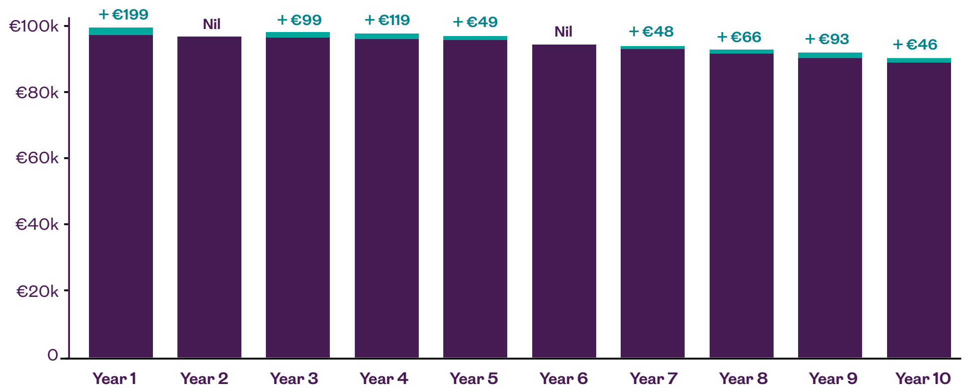
The value of Tom's lump sum isn't fixed. It depends on how his chosen investments perform and how much he withdraws each year. In the table above we've used two different growth rates and assumed he's chosen to take a regular income in line with the minimum deemed withdrawal requirement each year. The value of Tom's investments can go down as well as up and when making withdrawals from his ARF his policy may reduce until there is no value.

Example – Potential Awards Not Awarded Every Year

Let's assume Tom benefits from varying ValueShare awards below, noting in some years he gets nothing.

ValueShare is not guaranteed to be awarded every year. So, this example shows how ValueShare would work in years where there is no boost to pensions savings from it, and the annual ValueShare award varies year to year, on top of fund returns.

Years 1–10



Let's also assume the value of his investments grow by 4.5% each year.

Projected value	Projected amounts
Projected accumulated ValueShare value	**€882**
Projected policy value	€91,354
Tom's total projected policy value	**€92,236**

In this example, **ValueShare could add an extra €882, bringing Tom's ARF value from €91,354 to €92,236,** and Tom can use that extra boost to his ARF from Royal London Ireland however he chooses. Revenue limits or restrictions may apply.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

1 The projected policy values assume we'll apply an Annual Management Charge of 0.75% each year.

4. Transparent charges

We know pension charges can be confusing. That's why we want ours to be as easy to understand as possible but also fair.

Annual Management Charge (AMC)

The AMC is a yearly fee that we charge to manage your policy and take on a monthly basis. This fee covers the costs of setting up and the ongoing servicing of your policy and the management of your investments.

Your AMC depends on how your contributions are invested and the value of your policy. This charge is calculated as a percentage of your policy value. On certain funds, the AMC may be higher or lower. A proportionate AMC will apply when you take any retirement benefits, transfer your policy or switch funds.

Allocation rate

The amount of your contribution which we invest in your chosen fund(s) will depend on the net allocation rate applied.

For example, if the allocation rate is 99%, then this means that for every €100 you invest, €99 is used to buy units. So, in effect you pay €1 as a charge.

Early encashment charge

This charge may apply to your policy if you choose to transfer your ARF to another QFM or use the fund to purchase an annuity. The charge applied will be based on a percentage of the policy value.

It does not apply to automatic minimum deemed withdrawals, regular income, partial or full withdrawals.

If this charge applies to your policy, details of it will be shown on your **Policy Schedule**.

Ongoing Financial Broker charge

In addition to these charges, you may have agreed an adviser charge with your Financial Broker to pay for the services they provide you with – both now and in the future. This agreement will be between you and your Financial Broker.

Additional charges

There may be additional expenses charged to the funds. These expenses cover the costs incurred by the investment management company and are deducted from the value of the fund.

Important
Please refer to your **Charges Summary** insert for more details on these charges. These charges are regularly reviewed and could change in the future.

Ask your Financial Broker for more details, they'll be happy to discuss it with you.

5. Withdrawing your money - Your income options

The choices you have

Regular Income	Partial Withdrawals
Set up **a regular income** from your ARF.	Take partial withdrawals from your ARF **when you need them.**

Regular income from your ARF

You can take a regular income from your ARF on a monthly, quarterly, half yearly or yearly basis. Your regular income can be a fixed monetary amount (subject to a minimum of €1,200 a year) or a percentage of your fund value (subject to a minimum of 1% a year).

This income is not guaranteed and depends on how your investment performs. Taking a regular income will reduce the total value of your ARF, especially if investment returns are poor and/or you choose a high rate of regular income. The higher the level of regular income you choose, the higher the chances that your ARF will be fully used up in your lifetime. If your ARF is used up, no further income will be paid.

Your regular income will be taxed at your highest rate of income tax (currently 20% or 40%), Pay Related Social Insurance (PRSI) of 4% and the Universal Social Charge (USC) of up to 8% may also be applied depending on your income and age.

You can nominate a fund from which your regular income will be paid. We'll pay the regular income from that fund if there is sufficient value in the chosen fund to make the payment. If there isn't sufficient value in your chosen fund then we'll make the payment proportionately from across all your funds at the time of the withdrawal.

The payment of a regular income to you is not subject to an early encashment charge.

Your ARF may be ended if, following the payment of a regular income, the value of your ARF is less than €1,000.

Partial withdrawals

You can take partial withdrawals out of your ARF whenever you want. The minimum partial withdrawal amount is €350 – subject to having at least €1,000 left in your ARF.

All partial withdrawals will be taxed as income at your highest rate of income tax (currently 20% or 40%) PRSI of 4% and the USC of up to 8% depending on your income and age.

You can nominate a fund from which your partial withdrawal will be paid. We'll pay the partial withdrawal from that fund if there is sufficient value in it to make the payment. If there isn't sufficient value in your chosen fund then we'll make the payment proportionately from across all your funds at the time of the partial withdrawal. The payment of a partial withdrawal to you is not subject to an early encashment charge.

Your ARF may be ended if, following the payment of a partial withdrawal, the value of your ARF is less than €1,000.

5. Withdrawing your money - Your income options continued

Important

Minimum deemed withdrawal from your ARF

We're obliged to deduct a minimum amount of tax from your ARF on a yearly basis as if a minimum deemed withdrawal had been taken.

So, if you decide not to take a regular income or if you take a regular income which is less than this minimum deemed withdrawal amount, we still have to deduct any tax due at the time from your fund as if you had. Where this occurs, we'll pay you an automatic minimum deemed withdrawal amount in line with the minimum deemed withdrawal percentages set out below.

We'll pay you the minimum deemed withdrawal percentage amount from your ARF from the year you turn 61 (or 60 if your birthday is 1 January). From the year you turn 61 (or 60 if your birthday is 1 January), tax is payable on a minimum deemed withdrawal of 4% of the value of your ARF, increasing to 5% from the year you turn 71 (or 70 if your birthday is 1 January).

Warning: The income you get from this investment may go down as well as up.

A rate of 6% of the value of your Royal London Ireland ARF may apply depending on the total value of your ARFs and Vested Personal Retirement Savings Accounts (PRSAs) at the end of each calendar year.

You can choose to take a higher withdrawal amount if you want and where a greater withdrawal is made during the year, tax will be paid on the greater withdrawal amount.

You'll have to appoint a nominee QFM if your total value of ARFs and Vested PRSAs are greater than €2 million. The nominee QFM is responsible for ensuring tax is payable on a minimum deemed withdrawal of 6% of the total value of your ARFs and Vested PRSAs.

It is your responsibility to let us know if you have other ARFs and Vested PRSAs with a total value of greater than €2 million.

Transfers

Tax is not payable on the transfer of your Royal London Ireland ARF to another ARF, or where the fund is used to purchase an annuity payable for your lifetime. Subsequent withdrawals or annuity payments from those plans may be subject to tax.

An early encashment charge may apply where your Royal London Ireland ARF is transferred to another ARF or used to buy an annuity.

Meet Niall

He invested in an ARF.

- Niall is 65 and has just retired from his job in IT.
- All his children have been through college - he and his wife Roisín are planning a tour of the globe.
- At the time of retiring he had a pension valued at €223,000 – and he was unsure about what to do.
- Niall wanted to invest this sum as part of his retirement planning, but he also wanted to have control over how the funds were invested.
- After carefully weighing up his options with his Financial Broker, Niall decided to invest in a Royal London ARF.
- He was happy with Royal London Ireland's choice of funds and charges, the ability to nominate a fund from which his regular income will be paid and likes the potential boost from ValueShare.
- He's optimistic and is looking forward to jetting off with Roisín!

Meet Peter and Grace

Peter invested in an ARF.

- Peter and Grace both retired a little early, Peter was 63 and Grace was 64.
- Grace is an artist and plans to sell some of her paintings, and Peter has gone back to college to study Irish history. They have enough savings to live comfortably until normal retirement age at 65.
- Peter invested his pension in a PRB, Grace left hers in her current scheme which pays out a guaranteed annual payment of €26,000 per year for life.
- Having taken advice from their Financial Broker, they have already decided what pension benefits they will take. Peter will take 25% of the value of his PRB as a retirement lump-sum and will invest the balance in an ARF.
- Grace wants to build a small art gallery to the rear of their house, where she can work and display, and Peter wants to continue his Irish history studies working towards a Ph.D.
- He'll make withdrawals from his ARF to help pay for Grace's gallery and his Ph.D.

6. What happens when you die?

Payment on death

The value of your ARF can be transferred to your surviving spouse/civil partner or be passed to your estate when you die. Depending on who inherits the money, different levels of tax will apply. If you leave your ARF to your spouse or civil partner, they can transfer the funds to an ARF in their own name. In all other cases, the ARF is wound up and we'll pass the proceeds to your estate.

How is your ARF taxed on death

If your ARF is transferred to an ARF in your spouse or civil partner's name, there is currently no income tax or Capital Acquisitions Tax (CAT) due. If you leave your ARF to anyone else, they may have to pay income tax and/or CAT depending on who they are and in some cases what age they are. If any income tax is payable, we must deduct this before paying the proceeds of your ARF to your estate.

Please refer to Table 1 and Table 2 on the following pages for further information on the tax rules that apply on death.

6. What happens when you die? continued

Table 1 - Summary of the tax rules after your death*

ARF inherited by	Income tax due	CAT due
Surviving spouse/ civil partner	None, if transferred into an ARF in the name of your spouse/civil partner. Subsequent withdrawals by spouse/civil partner will be subject to tax under the PAYE system at their marginal rate of income tax plus PRSI and USC. If not transferred into an ARF in the name of your spouse/civil partner, the full amount is treated as income of the deceased spouse/civil partner in the year of death and subject to tax under the PAYE system at the deceased's marginal rate of income tax plus PRSI and USC.	No, CAT exemption applies.
Child under 21	None	May be liable, normal CAT rules and thresholds apply. They can inherit up to €335,000 each without paying CAT provided they have received no other benefits. They will pay CAT at 33% on any amounts over this.
Child over 21	Yes, at a rate of 30% (refer to note below).	No, CAT exemption applies.
Anyone else	Treated as income of the deceased in the year of death and subject to tax under the PAYE system at the deceased's marginal rate of income tax, PRSI and USC as appropriate.	May be liable, normal CAT rules and thresholds apply and will depend on their relationship to the deceased.

Note: The 30% rate of income tax is applied under Schedule D Case IV. No reliefs, deductions or tax credits can be offset against this tax and the income tax exemption limits and marginal relief do not apply.

*This brochure has been produced by Royal London Insurance DAC. Great care has been taken to ensure the accuracy of the information it contains. However, the company cannot accept responsibility for its interpretation, nor does it provide legal or tax advice. This brochure is based on Royal London Ireland's understanding of current law, tax and Revenue practice as at 31 July 2023.

Table 2 - Summary of the tax rules after the death of your surviving spouse/civil partner

If on your death, your ARF is transferred into an ARF in your spouse or civil partner's name, the funds will be taxed on their death as follows:

ARF inherited by	Income tax due	CAT due
Child under 21	None	May be liable, normal CAT rules and thresholds apply. They can inherit up to €335,000 each without paying CAT provided they have received no other benefits. They will pay CAT at 33% on any amounts over this.
Child over 21	Yes, at a rate of 30% (refer to note below).	No, CAT exemption applies.
Anyone else	Treated as income of the deceased in the year of death and subject to tax under the PAYE system at the deceased's marginal rate of income tax, PRSI and USC as appropriate.	May be liable, normal CAT rules and thresholds apply and will depend on their relationship to the deceased.

Note: The 30% rate of income tax is applied under Schedule D Case IV. No reliefs, deductions or tax credits can be offset against this tax and the income tax exemption limits and marginal relief do not apply.

7. Frequently asked questions

1. Am I eligible to invest in an ARF?

Whether you can invest in an ARF depends on what type of pension plan you already have. The option to invest in an ARF will apply if you are using funds from one of the following pension plans:

- Personal Pension Plan.
- Company Pension Plan.
- Additional Voluntary Contribution (AVC) plan.
- Personal Retirement Savings Account (PRSA).
- Personal Retirement Bond.

2. Will I have access to my money?

Yes. You can make withdrawals from your Royal London ARF as often as you need. If you move your Royal London ARF within five years of the start date then an early encashment charge may apply.

3. Can my fund run out before I die?

Yes. This will happen if the withdrawals you take (including what we pay to you for the minimum deemed withdrawal) are more than the growth of your fund. This can happen quicker than expected if market conditions are poor.

4. What level of potential returns can I expect?

It is important to realise that the value of ARF investments may go down as well as up and that there is the possibility that you could lose some or all of the money you invest.

Any returns shown are examples only and are not a guide to future performance. Any returns will depend on investment and economic conditions at the relevant time in the future.

5. Can I change my mind about taking out a policy?

You have 30 days to cancel your policy. The 30 days are from the date on the letter which accompanies your new policy documents. All you need to do is get in touch in writing and we'll support you through the cancellation process.

8. About Royal London Ireland

We've a strong heritage in Ireland and have been protecting customers here for over 190 years, most recently known as Caledonian Life. Based in Dublin, on St. Stephen's Green, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited, the largest mutual life, pensions and investment company in the UK. Being owned by a mutual means that our group has no external shareholders with short-term views we need to satisfy.

We truly care about our customers – they always come first – and we live by these principles in what we do. We take pride in delivering value and outstanding service to give you the best possible experience and a strong pension offering. Mutuality, and sharing responsibility for building a better future, are at our heart – and we're all in it together.

Our Purpose

We are a Purpose-driven company with a mutual-ethos. Our Purpose, 'Protecting today, investing in tomorrow. Together, we're mutually responsible' drives everything we do for our customers and wider society. We are focused on the actions we need to take to help people achieve a good standard of living and build a sustainable future.

Our social impact

Being a responsible business and having a positive social impact is a top priority for Royal London Ireland. Whether it's doing the best thing for our customers, having the right working environment, engaging with local communities, or supporting society through investing responsibly and helping to improve financial capability, we don't just do business - we aim to do it the right way.

Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and support at all times.

9. Your policy online

Our secure online service is simple to use and quick and easy to access

You can access your secure, personal online customer portal 24 hours a day, 7 days a week. Any updates about your Royal London ARF policy will be added here too. We'll also keep you updated on how your policy is doing by sending you yearly benefit statements.

We'll regularly add useful guides and videos that you can access through your portal in a mobile and tablet friendly format.

How to register

Registering for your online account can be completed in a few easy steps.
1 Go to our website **www.royallondon.ie** and click the button for your **Customer Portal**.
2 Click to **register.**
3 We'll then send a **registration link** to your email address (as provided on your application form).
4 You have 24 hours from receiving the link to click through and confirm your information.
5 You can **confirm your details** by using your **mobile phone number** or **policy number.** This is a security measure to make sure only you can access your policy details online.
6 Then you set up your **unique password** and **access** your online account.

Once you register, you're ready to go. Next time you'll just need your email address and unique password to log in. If it's been a while since you last logged in, we may need you to re-confirm your details using your phone or policy number.

10. Next steps

Get some tailored advice

We recommend talking about your retirement options with your Financial Broker. They'll be able to look at your individual circumstances and give you a personal recommendation on how to get the most from your pension savings.

Financial Broker Stamp:

We can't provide financial advice, but you can talk to Royal London Ireland about your policy

The Pensions Department
Royal London Ireland,
47-49 St Stephen's Green
Dublin 2

T: 01 429 3333
E: pensions@royallondon.ie
Mon-Fri 8:00am – 6:00pm

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The income you get from this investment may go down as well as up.

Warning: These products may be affected by changes in currency exchange rates.

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