Moving with the times

Your Guide to our Personal Retirement Bond

ROYAL LONDON IRELAND

Customer Guide

You can change your job and take your pension with you

When you leave a pension scheme, the value of your pension fund can be invested in a bond that you own and have complete control over, and you can benefit from at retirement. This is called a Personal Retirement Bond.

This guide provides an overview of the Royal London Personal Retirement Bond (PRB) 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 PRB.

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 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 a PRB?
Is it suitable for you?

What is it?

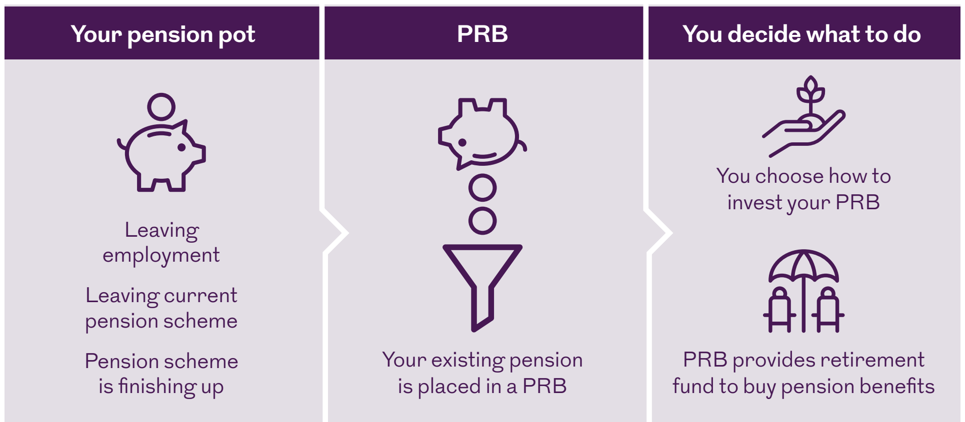
A Personal Retirement Bond (PRB), also known as a Buy-Out-Bond, is an individual pension bond established in your name. It's a pension policy that receives a single contribution – typically a transfer payment from your current/previous pension scheme or another PRB.

You can transfer your pension benefits into a PRB if:

- You're leaving your employment.
- You're leaving your current pension scheme.
- Your company pension scheme is finishing up.

Your PRB then aims to provide a fund you can use to provide pension benefits at retirement.

Your PRB



Personal Retirement Bond – Is it suitable for you?

✓ A PRB **might suit you** if you are:	X A PRB **might not suit you** if you are:
• Leaving your job. • Leaving your current pension scheme or if your company's pension scheme is winding up.	• Happy to leave your pension fund in your company's pension scheme to be managed on your behalf until you retire.
• Looking to invest €10,000 or more.	• Looking to invest less than €10,000.
• Looking for a medium to long term investment plan for your retirement.	• Looking for a short-term investment plan that will not be used for your retirement.
• Happy with the PRB's choice of funds and charges and accept that the value of your fund could fall as well as rise.	• Not happy with the charges and choice of funds available on this PRB. • Not happy to take risk to generate returns.
• Looking to take control of your pension investment choice.	• Not happy to take control of your pension investment choice.

Minimum contribution	**Maximum contribution**
€10,000	N/A

Age limits when taking out a PRB policy	
Minimum	19 next birthday
Maximum	68 next birthday

Retirement age	
Minimum	60
Maximum	70

Once you've put money into a PRB you can't withdraw it until you reach at least age 60. There are two exceptions - if you retire at any age due to ill health, or if you retire early you can get retirement benefits from your PRB from age 50.

Minimum term
Two years

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: If you invest in this product you will not have access to your money before you retire.

Warning: This product may be affected by changes in currency exchange rates.

How a Royal London PRB works

Control
Gives you **personal control** of your pension

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 benefits, from both your contributions and in some cases your employer's contributions, may be transferred into a PRB.

Investment and growth
Once you set up a PRB, the next step is choosing how best to invest your money. That is based on your own retirement 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.

Making the best of your pension
As you approach retirement, you can decide how you'd like to benefit from your PRB. Subject to taxation rules at that time, you may decide to receive part as a cash lump sum, and invest the remaining amount in an Annuity or Approved Retirement Fund (ARF). **Don't let the names confuse you - you'll find more information about these on pages 14 and 15.**

Your Financial Broker can help you with these decisions and help you to make the best choice to suit your personal situation.

2. Investing for your retirement

These days, you have more choice than ever about how to invest the money you're putting away for your retirement. Although 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.

a. 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. 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.

b. 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.**

c. 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: This product may be affected by changes in currency exchange rates before you retire.

2. Investing for your retirement continued

Our Multi-Asset range of funds

Multi-Asset investing is one of the many investment strategies available and one of the most popular currently. Multi-Asset funds aim to provide 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 mostly of company shares.

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 gives a greater degree of diversification, reducing the risk of investing in a single asset class.

Diversification - Not putting all of your eggs in one basket

- Your investment will be spread across very many countries, types of companies, properties, 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.

Royal London Asset Management (RLAM), who is also part of the Royal London Group, will look after these Multi-Asset funds on your behalf.

Flexible Lifestyle Strategy

Lower your risk as your retirement gets closer

Lifestyle strategies gradually move from higher-risk to lower-risk investments as your retirement age gets nearer. Remember, your investments could fall as well as rise and you could get less back than you invested.

Our Flexible Lifestyle Strategy lets you handpick the portfolios your investments are in both before and at retirement.

When you start a Royal London PRB policy we'll ask you to choose the appropriate risk level of your growth portfolio. You can also select the time period of when this portfolio starts to de-risk and you'll have a choice of de-risking over 5, 10 or 15 years.

Finally, we'll ask you to choose the make-up of your retirement portfolio – for example are you targeting tax-free cash, investing in an ARF, purchasing an annuity or a combination of these.

For full details on the lifestyle strategies available through the Royal London PRB, please visit our website or talk to your Financial Broker.

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.

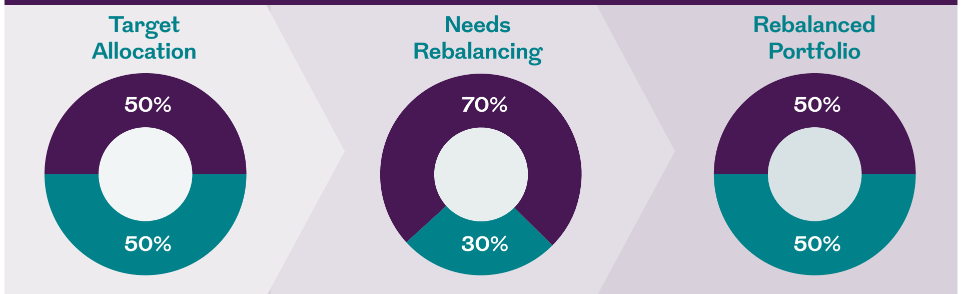
In our **Fund Guide** you can find more details on the funds available to invest in through this pre-retirement product or visit our dedicated fund centre **https://funds.royallondon.ie.**

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** can 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%. If you choose our automatic portfolio rebalancing service, it 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 on your retirement date.

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 every year. 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. Your **ValueShare** awards, like the rest of your retirement savings, can only be taken on your retirement date.

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 Seán

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

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 and examples showing how ValueShare could impact Seán's projected policy at age 65 are available in our brochure **ValueShare Ireland – A guide to how ValueShare may work for you.**

Seán has just taken out a Personal Retirement Bond with Royal London Ireland:

- He's aged 55.
- He's an avid cyclist and looks forward to doing more biking holidays in Ireland and abroad when he retires.
- He has invested €100,000 into his Royal London Personal Retirement Bond.
- He's going to retire in ten years at age 65.

Seán's projected policy value at age 65

The amounts are for illustration only.

Investment return assumption each year	Projected policy value at age 65 [1]
3.5%	€130,864
4.5%	€144,072

The value of Seán's policy when he retires at 65 isn't fixed. It depends on how his chosen investments perform each year. In the table above we've used two different growth rates. The value of Seán's investments can go down as well as up and Seán may not get back what he put in.

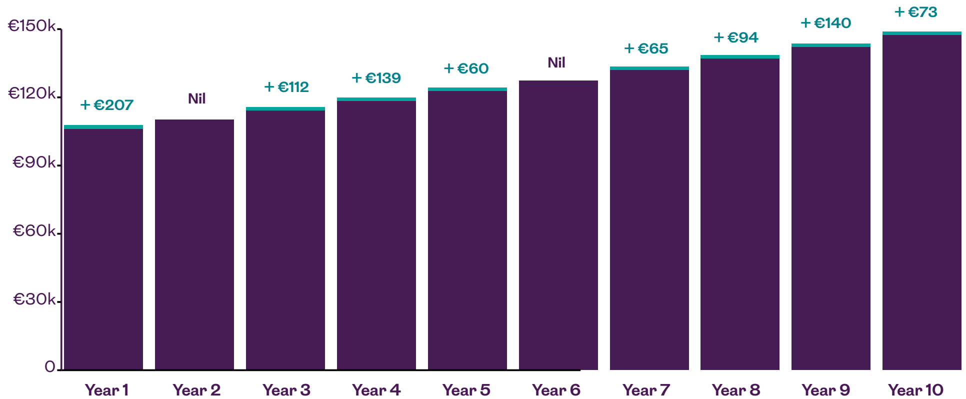
1 The projected policy values assume we'll apply an Annual Management Charge of 0.75% each year.

Example – Potential Awards Not Awarded Every Year

Let's assume Seán 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	**€1,070**
Projected policy value	€144,072
Seán's total projected policy value	**€145,142**

In this example, **ValueShare could add an extra €1,070, bringing Seán's retirement savings from €144,072 to €145,142,** and Seán can use that extra boost to his pension 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.

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 retire before normal retirement age or if the policy is transferred to another pension arrangement.

The charge applied will be based on a percentage of the policy value. It does not apply if you retire early due to ill-health, retire at normal retirement age, or on death.

If this charge applies to your policy, details of it will be shown on your **Policy Schedule** including the timeframe for which it applies.

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. Your options at retirement

Cash lump sum

At retirement, everyone can take a cash lump sum. Most people take the maximum amount allowed under this option. This amount is calculated based on the type of pension policy you have, and how you choose to take your pension benefits.

Cash Lump Sum	Tax Rate
Up to €200,000	Tax-free
Next €300,000	Taxable at 20%
Over €500,000	Taxed at your marginal rate, plus USC and PRSI (if applicable)

With the Royal London PRB you'll have two choices available to you when you come to take your cash lump sum when you retire.

Option 1

- Take a maximum cash lump sum of up to 1.5 times your final salary.
- Use the amount left to buy a secure regular income for life (also known as an 'annuity').
- If you have made Additional Voluntary Contributions (AVCs) – then this amount can be invested in an ARF or be taken as a taxed cash lump sum.

You can take a cash lump sum equal to a maximum of 1.5 times your final salary.

The actual amount you can take at retirement varies depending on how long you have worked for the company and your salary at retirement. The maximum of 1.5 times your final salary is available if you have worked in the company for at least 20 years by the time you reach your normal retirement age.

Buy a secure regular income

After taking your cash lump sum of up to a maximum of 1.5 times your final salary, you can turn any remaining pension savings into a regular income that'll keep going as long as you do, which is called **an annuity**.

You give some or all your pension savings to an insurance company – and, in return, they'll pay you a guaranteed, regular income for the rest of your life. The income will be taxed as earned income, according to the tax rules at the time you retire.

Annuity rates at the time of buying your pension will also affect the amount of income your fund will provide. Your Financial Broker will be able to give you more information on this.

The tax you pay will be based on your personal circumstances.

Please note that where the balance of your pension fund is less than €30,000 and you have no other retirement benefits, the balance can be paid out under PAYE as a once off pensions payment.

Using any AVC money in your Royal London PRB

If you had made additional voluntary contributions into your original company pension scheme, you could use this part of your fund to buy a regular secure income for life, transfer to an ARF or take as taxed cash lump sum. Information on ARFs and taxed cash lump sums are explained under Option 2.

Option 2

- Take a cash lump sum of up to 25% of your pension fund value.
- Use the amount left to invest in an ARF, buy a secure regular income or take the remainder as a taxed cash lump sum.

Please note that the cash lump sum based on your salary and service in Option 1 may be higher than in Option 2, but if it is taken in that form you can only buy an annuity with any amount that you have left in your pension fund (details of annuities are outlined at the top of this page).

Note: If you have more than one PRB from the same employment you must take your benefits from these at the same time.

You'll have three choices as to what you do with your pension fund after taking a cash lump sum of up to 25% of your pension fund value.

One of these choices allows you to invest the balance of your pension fund into an ARF. Alternatively, you can use the balance of your fund to buy a regular secure income (see details in Option 1 on page 14), or take the balance as a taxed cash lump sum (see Option 2 (iii) below for further details).

i. Flexible access – investing in an ARF

With an ARF, you can:

- Decide where you want to invest your money by choosing from a wide range of investment options.
- Make withdrawals as and when you need to, although you will be taxed on all withdrawals. This is explained fully in a booklet specifically on ARFs which is available from your Financial Broker.
- Use your ARF to buy a secure regular income at any time.
- When you die, any money left in your ARF will pass to your estate or can be transferred to an ARF in the name of your surviving spouse/civil partner.

The money you invest in an ARF may be reduced if the level of income you take is high and the investment return is not high enough to maintain this, or is lower than expected.

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

ii. Secure regular income

Please refer to page 14 for information on using your pension fund to buy a secure regular income.

iii. Taxed cash lump sum

If you take 25% of your fund as a tax-free cash lump sum you may be able to take all or part of the balance as cash and pay tax on it.

Any money that you withdraw in this way will be taxed at your highest rate of income tax (currently 20% or 40%). PRSI of 4% and the Universal Social (USC) of up to 8% may also be applied depending on your income and age.

Meet Liam

He invested in a PRB.

- Liam is 47 and works in IT.
- Liam wants to retire at 64. All his children will have been through college - he and his wife Miriam are planning a tour of the globe.
- He recently took up a new role with a different company.
- At the time of leaving his job he had a pension valued at €223,000 – and he was unsure about what to do.
- Liam wanted to invest this sum for the long-term 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, Liam decided to invest in a Royal London PRB.
- He was happy with Royal London Ireland's choice of funds and charges as well as the potential boost from ValueShare.
- He was aware that his investment could fall as well as rise, and that because he plans to retire early an early encashment charge may apply.
- He's optimistic and is looking forward to jetting off with Miriam!

Meet Orla

She invested in a PRB.

- Orla is 49 and works as a home-carer.
- Orla has about €80,000 in pensions savings.
- Orla was recently left a house and small farm in Co. Galway upon the death of her uncle.
- She plans to leave her current employment, sell the house she owns in Meath and move to run the small farm in Galway.
- Because she is leaving her current employment, Orla wants to take control of her pension rather than leaving it where it is.
- She meets with a Financial Broker, and after taking their advice on board, she opts for a Royal London PRB.
- Orla was very happy with the choice of funds and the charges applicable – and the opportunity of ValueShare.
- She has already spoken with her Financial Broker about her retirement plans, including investing in an ARF.

Meet Peter and Grace

Peter invested in a PRB.

- 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 broker, they have already decided what pension benefits they will take. Peter will take 25% of the value of his Royal London PRB as a cash lump-sum and then invest the remaining 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. Frequently asked questions about PRBs

1. What are the features of a PRB?

The policy is issued in your own name. There is flexibility regarding the investment of assets.

Your Financial Broker can help you access the full range of funds of a particular investment manager.

A PRB aims to provide a fund you can use to withdraw pension benefits from on retirement.

2. When do I have to decide if I want a PRB?

You have up to two years after you leave a pension scheme to transfer your pension fund to a PRB.

Outside of the two-year period you can still transfer to a PRB, but you will need the Trustees of the pension scheme to agree to this.

3. How is my PRB set up?

The PRB is set up by the Trustees of your pension scheme. They apply for the PRB in your name and once set up the Trustees have no further involvement in it.

4. Can I take my money out if I need it in the future?

Once you've put money into a PRB you can't withdraw it until you reach at least age 60.

There are two exceptions - if you retire at any age due to ill health, or if you retire early you can get retirement benefits from your PRB from age 50.

5. What happens if I have to retire early because of ill health?

If you qualify for ill health early retirement under Revenue rules, you can take retirement benefits from your PRB immediately.

If you retire early because of ill health, you must give us medical evidence to support this.

6. What happens if I die before I retire?

If you die before you retire, the value of your PRB (on the date we are told of your death) is available to your estate.

7. Can I top-up my PRB?

You can only add to your PRB if the money comes from a pension scheme for the same employment and from the same trustees as the original investment amount.

8. Can I transfer from one PRB into another PRB?
Yes, you can usually transfer from one to another.

9. Can I transfer my PRB into a pension scheme?
You can transfer into a pension scheme of another employer once it is approved by the Revenue, and it is before you retire.

10. Can I transfer my PRB into a Personal Retirement Savings Account (PRSA)?
No. Currently Irish pension law does not allow it.

11. Can I have more than one PRB?
Yes, you can have more than one. If you have two or more PRBs that relate to the same employment, you must take the retirement benefits from these at the same time.

A transfer payment from a pension scheme to a PRB must be for all your benefits in that scheme.

12. 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.

7. 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 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.

8. 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 PRB 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.

9. 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: If you invest in this product you will not have any access to your money until you retire.

Warning: This product may be affected by changes in currency exchange rates.

Royal London Ireland
47-49 St Stephen's Green, Dublin 2
T: 01 429 3333 F: 01 662 5095 E: pensions@royallondon.ie
www.royallondon.ie

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