

A guide to our **online service**



Introduction

We've designed our online service to give you easy and secure access to your pension plan with Royal London.

You can keep an eye on how hard your savings are working for you, make changes to your plan and access clever tools to help with your retirement planning.

This guide tells you everything you need to know about how to get started and the different features available.

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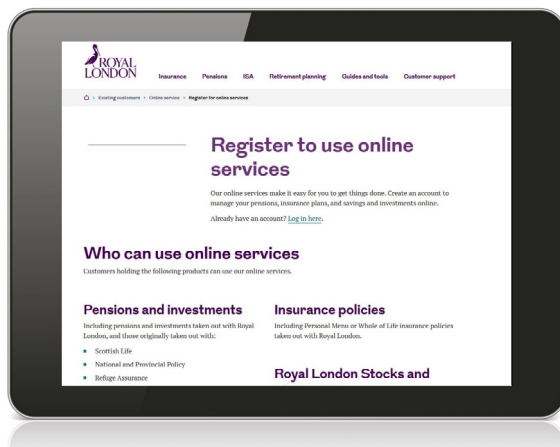
Getting started

To access our online service you'll firstly need to register. It won't take very long, and how you do it depends on the type of plan you have with us.

The type of plan you have will determine the access levels you have. Some of the functionality in this document may not be available to you. To make updates you can contact us on 0345 60 50 401.

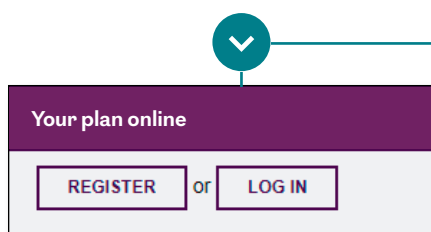
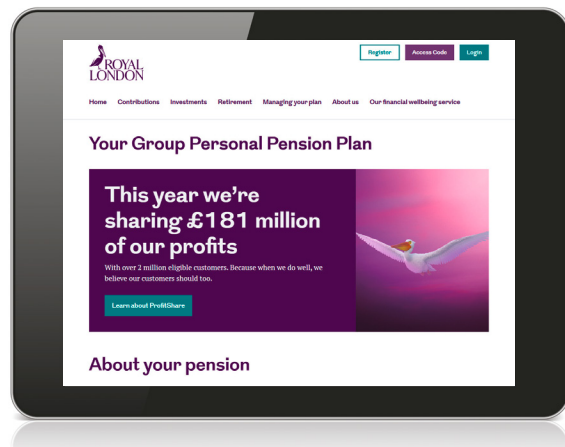
I have a personal pension

To register, visit
royallondon.com/register

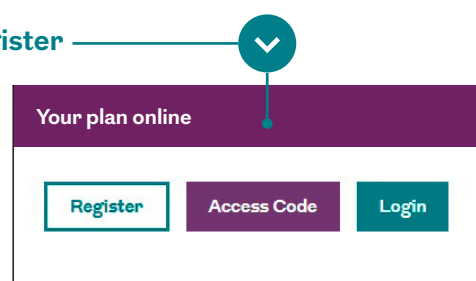


I'm a member of a workplace pension

To register, visit your employee hub.
The link will appear on all the communications you get from us and your employer.



Click register



Your activation email connects you with your Royal London products. You'll receive an activation email when:

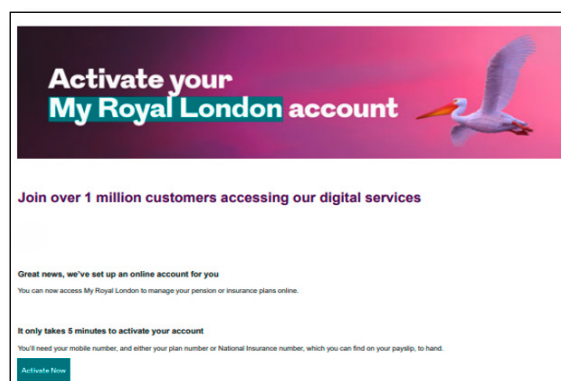
- you've taken out an eligible Royal London product and given us your email address
- registered to use our online services.

When you receive an activation email from us, make sure you have your National Insurance number handy. Follow the link in the email to get started.

1

Activation email

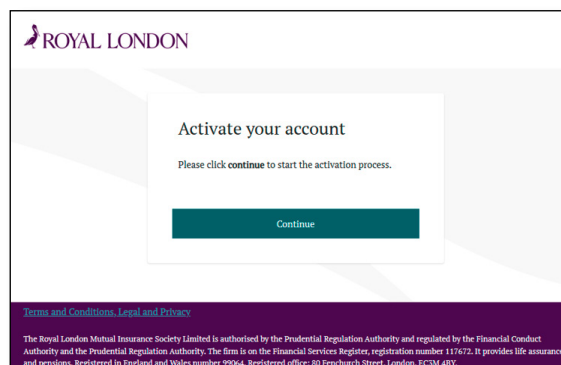
Click on activate now link in the email to get started.



2

Activate your account

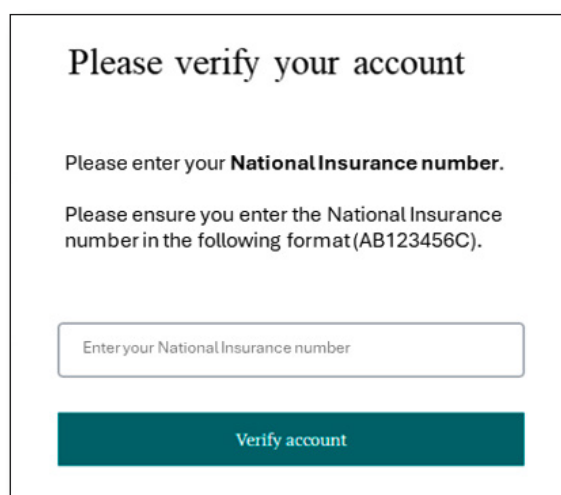
Click continue to start the activation process.



3

Verify with National Insurance number

If we don't hold A mobile number for you, we will ask you for your National Insurance number.



4

Provide us with your mobile number

If we don't hold a mobile number for you, once you have provided your National Insurance number we will ask you for your mobile number.

Please provide your mobile number

We will use the **mobile number** to authenticate you.

Enter your mobile number

Please provide your mobile number including country code (e.g. 07701026052 should be entered as +447701026052).

☒ By providing your mobile number you are agreeing to receive SMS messages from Royal London to enable access to your online services.

5

Verify your mobile number

We'll send a verification code to your mobile number by SMS, just enter the code you receive.

Please enter the **6 digit code** that has been sent to your phone number ending in **6080**

Your code will be valid for **10 minutes**.

6 digit code

Next

Didn't receive code? [Resend](#)

6

Set your password

Set your password using the criteria provided on the screen.

Choose a password

Password



Minimum 8 characters, 1 uppercase, 1 lower case, 1 number (0-9), 1 special character !@#\$%^&* and password must not contain your name or email

Confirm password



Both passwords must match

By clicking 'Next' you agree to our [Terms & Conditions](#)

Next

7

Your account is now activated

You have now activated your online account.

8

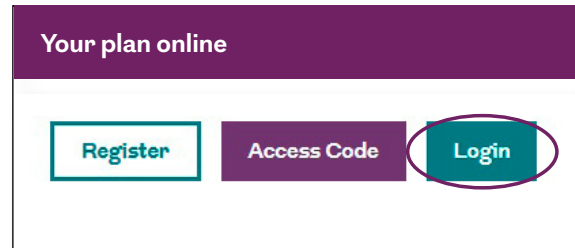
Personal pension log in

To log in, visit **royallondon.com/oneservice**



Workplace pension log in

To log in, visit the pension website for your plan.



 **Important**

Your email address will be your username.

Finding your way around

This is the main screen you'll use to navigate through online service. Once you've logged in, select 'My Policy Details', then click your name.

ROYAL LONDON
SCHEMA : UUL10

My Policy Details

Policy Details
Plan Documents
Plan Illustrations
Change Details
Change Investments
Plan Remuneration

My Investments
Development

Hotlinks

Pension fund prices
Life fund prices
Fund factsheets

Log In Status

You are logged in.

Log out
My Security Page

Scheme Name : NEWCO LTD
Member's Name : MS JANE ADAMS
Contract : RS Group PP

Scheme Number : RGP 47962
Policy Number : 7094888
Version : 5

[Print Plan Summary](#)

PERSONAL		CONTS. PAID		TRANSACTIONS		INVESTMENTS		VALUES		TRACKING	
Policy Status	Live										
Date of Birth	21/07/1974										
Sex	Female										
NI Number	NS123456B										
Marital Status	Married										
Yearly Earnings	£18,198.00										
Normal Retirement Date											
Non-Protected Rights	21/07/2039 (65)										
Protected Rights											
Streamlined Joining	Yes										
Contracted-Out ?											
Regular Contributions ?											
Transfer Value(s) Received ?											
Short Term Disability ?											
Short Term Disability & Unemployment ?											

Scheme Category : ADVENTUROUS
Works Reference : 439R
Date of Service Entry : 14/04/2010
Commencement Date : 14/04/2010
Employment Status : Employed
Address : 14, Example Street
Edinburgh
EH2 4DG

Consent Form ☐

Single Contribution(s) Received ? ☐
Contracting-Out Payment(s) Received ? ☐
Long Term Disability ? ☐

! Important

Our online service refers to 'your policy'.
This just means the same as 'your plan'.

Navigation

You can move around our online service using the links running down the left hand side of the screen. From here you can quickly explore:

- **Plan Documents**

Get instant access to all your important paperwork, such as your Plan Details, Illustration and Key Features.

- **Plan Illustrations**

See how much your retirement savings could be worth when you retire.

- **Change Details**

Keep all your personal information up to date.

- **Change Investments**

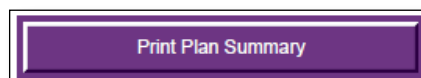
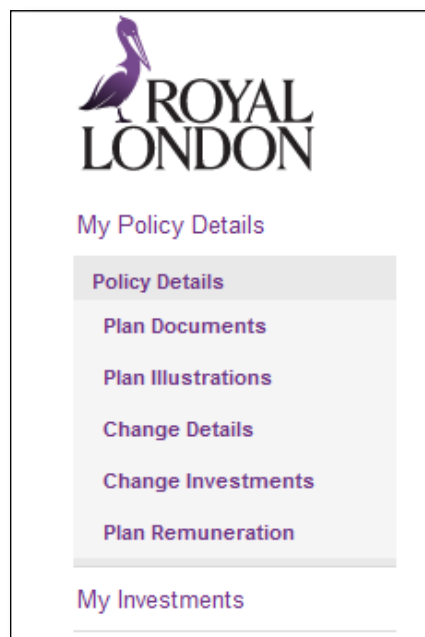
Make a switch to the default investment set for your plan, pick a different portfolio or create your own bespoke solution.

- **Plan Remuneration**

Take a look at the charges being deducted from your plan, if any.

Print a Plan Summary

To put all your key plan information into one handy document, simply click **'Print Plan Summary'**.



Your plan information

From the main screen you can click on the purple tabs to get more information.

PERSONAL		CONT. BASIS		CONTS. PAID	TRANSACTIONS	INVESTMENTS	VALUES	TRACKING
Policy Status	Live	Scheme Category		ADVENTUROUS				
Date of Birth	21/07/1974	Works Reference		439R				
Sex	Female	Date of Service Entry		14/04/2010				
NI Number	NS123456B	Commencement Date		14/04/2010				
Marital Status	Married	Employment Status		Employed				

- **Personal**

View personal information specific to your plan.

- **Contribution basis**

Have a look at how contributions are paid into your plan by you and/or your employer.

- **Contributions paid**

See the total contributions paid into your plan to date.

- **Transactions**

Keep an eye on your investment fund transactions, including the amount and price per unit.

- **Investments**

Check the investment strategy for your plan and your current total fund value. You can also see how your next contribution would be invested (if received on that day).

- **Values**

Access your current fund value, transfer value and death claim value.

- **Tracking**

Look through any changes or updates made to your plan.

Hotlinks

If you're thinking of changing your investments, you can access up-to-date fund and performance information on our website. Simply use our Hotlinks on the left hand side of the screen.

Hotlinks
Pension fund prices
Life fund prices
Fund factsheets

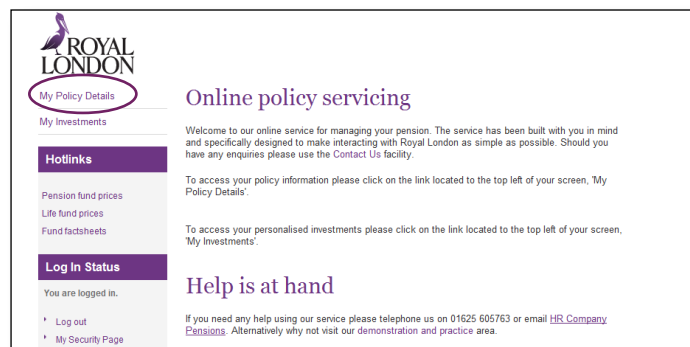
Change your retirement age

You can normally start taking your pension savings any time after age 55 – even if you're still working. This will increase to age 57 from 6 April 2028. Here you can find out how to change your retirement age.

1

My Policy Details

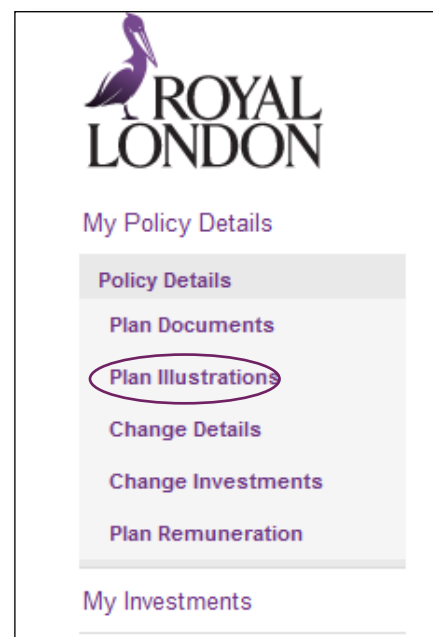
To change your retirement age, select **'My Policy Details'** in the left hand navigation menu. Then click your name.



2

Change Details

Select **'Change Details'** in the left hand navigation menu. Then select **'Key a New Change'**. Then click **'Continue'** and **'I accept'**.



3

Retirement age

Enter your chosen retirement age and click **'Confirm'**.

The screenshot shows the 'Key Member Changes' form. At the top right, there are three buttons: 'Confirm', 'Cancel', and 'Refresh'. The 'Confirm' button is circled in red. Below the title, there are fields for 'Policy Number:' and 'Scheme Number: RGP 10000'. The form is divided into tabs: 'GENERAL1', 'GENERAL2', 'CONTRIBUTIONS', 'INVESTMENTS', and 'RISK BENEFITS'. Under 'GENERAL1', there are fields for 'Policy Status: Live', 'Title', 'Forename', 'Surname', 'Date Of Birth', 'Sex', and 'Marital Status'. Below these are 'National Insurance' and 'Commencement Date' fields. Further down are 'Renewal Date' (set to '1st June'), 'Date of Entry to Employer's Service', and 'Date of Entry to Scheme'. At the bottom, there are 'Retirement Age' (set to 'Employed') and 'Retirement Date' fields. The 'Retirement Age' field is circled in red.

Other things to note

- When you change your retirement date, any investment information you get from us will refer to your new retirement age for rebalancing.
- Your personal illustrations and benefit statements will also reflect your new retirement age.



What does Rebalancing mean?

When you hold a portfolio of assets, the asset mix will likely change because of the difference in performance of assets. Rebalancing is where the asset mix is brought back in line with the original mix, managing the level of risk chosen. If you're in a Governed Portfolio, we'll do this for you.



Important

If you're within 12 months of retiring, you can't change your retirement age through online service.

How much could I get?

If you'd like an idea of what you could get at retirement, you can create an illustration.

1

Plan Illustrations Menu

From the link on the left hand side of the navigation screen select **'Plan Illustrations'**. Choose to run your illustration to your selected retirement date or a revised retirement date.

You can also review existing and past illustrations from this page.

The screenshot shows the 'Plan Illustrations Menu' interface. On the left is a navigation menu with options: Policy Details, Plan Documents, Plan Illustrations (highlighted), Change Details, Change Investments, Plan Remuneration, My Investments, Hotlinks, Pension fund prices, Life fund prices, and Fund factsheets. The main content area displays member details: Scheme Name: ROYAL LONDON GROUP PERSONAL PENSION, Member's Name: RS Group PP, Contract: 00002047, and Selected Retirement Date: 00/00/2047. Below this, there are two radio button options: 'Illustration to the selected retirement date' (which is selected and circled in red) and 'Illustration to a revised retirement date'. At the bottom, there are two more radio button options: 'Review existing illustrations' and 'View produced documents'.

2

Choose how to run your illustration

Illustrations are based on you using your pension savings to buy a secure income, also called an annuity, although you can choose other options at retirement. You can pick the type of annuity you might want to buy. To get more information through **'help text'**, hover over each option and left click the question mark that appears.

This screenshot shows the 'Plan Illustrations Menu' with the same member details as the previous screenshot. The 'Existing plan illustration to the selected retirement date based on current contributions and charges' option is selected and circled in red. Below this, there are two more radio button options: 'Existing plan illustration to the selected retirement date assuming no future contributions are paid' and 'Increment illustration to the selected retirement date'. The 'Increment illustration' option has two sub-options: 'regular contribution level alteration' and 'additional single or transfer contribution', each with a checkbox.

3

Your plan illustration

Once your chosen illustration has been run, you can save or print it. It's also stored in the system.

The screenshot shows the 'Pension Basis' screen. It displays a table with the following information:

Pension Commencement Lump Sum	Maximum
Guarantee Period	5 Years
Pension Increase Rate	0.0%
Spouse Pension	0.0%

At the bottom of the screen, there are two buttons: 'Continue' and 'Cancel'. A 'Revise' button is located in the top right corner.

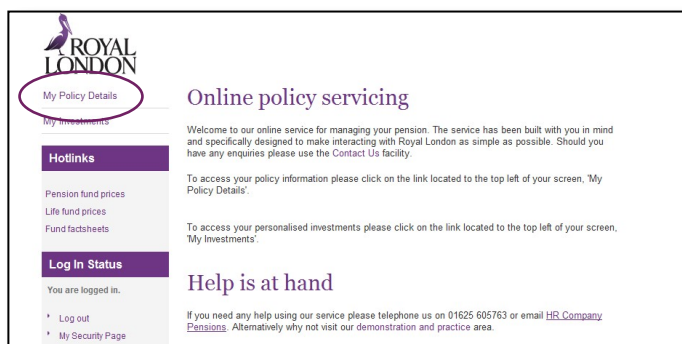
Investing your pension savings

You need to make sure your investment choices continue to meet your needs. If you decide to make a change, simply follow these four easy steps.

1

My Policy Details

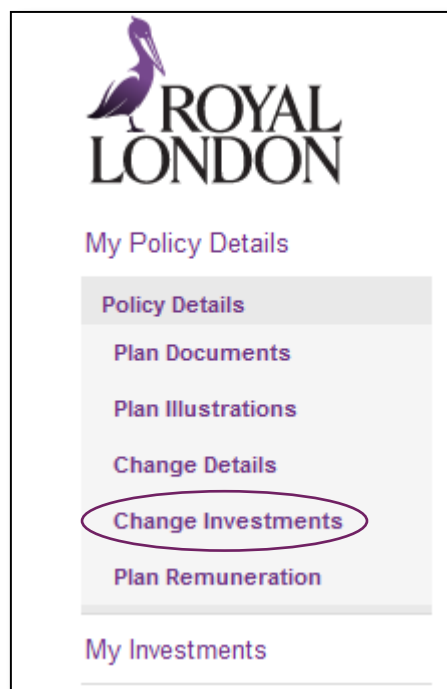
Select **'My Policy Details'** in the left hand navigation menu. Then select your name.



2

Change Details

Select **'Change Investments'** in the left hand navigation menu. Then **'I accept'**. Then select **'Change Investment Choice'** and click **'Continue'**.



3

Change your investment choice

Underneath the summary of your current investments, you'll be asked to choose what you want to change your investment choice to. Open the drop down box and make your selection from the options available.

There are six options. Depending on the choice you make, you will be guided through the steps you have to follow. If you need any further help with this, or wish to review further investment options. You can find more information on our website.

Change type of investment choice to:

4

Confirmation

Carefully enter your new investment selection and continue until the confirmation page is displayed.

Check the box to confirm that you've read and understood the factsheets for your selected investment choice and click 'Confirm'.

Change Investments - Please Confirm

Confirm

Print

Policyholder's Name : MR X RGYHYRHTM
Contract : Individual Pension Plan
Date Keyed : 29/11/2016

Policy Number : 3021397

You have requested the following changes to your investments:

Description	Switch From	Switch To						
Investment Choice	Custom Range	Governed Portfolio						
Investment Name	Sequence Financial Mgmt Governed Retirement Income Portfolio 4	Governed Portfolio 1						
GP Equity Investment		<table> <thead> <tr> <th>Equity Fund</th> <th>%</th> <th>Additional Annual Charge %</th> </tr> </thead> <tbody> <tr> <td>Global Managed</td> <td>100.00</td> <td>0.00</td> </tr> </tbody> </table>	Equity Fund	%	Additional Annual Charge %	Global Managed	100.00	0.00
Equity Fund	%	Additional Annual Charge %						
Global Managed	100.00	0.00						

Forward Pricing Policy

The value of a fund is worked out using a system of "forward pricing". Any switch request received on business day one will be processed using the price published on business day three. For any requests received after 5.00 p.m. the switch request date will be deemed to be the next working day. The change request will be carried out as soon as is practicable after the unit price has been declared.

Investment Choice Factsheets and Declaration

Strategy/Portfolio Factsheets	Fund Factsheets
① Governed Portfolio 1	① Global Managed

☐
Please check this box to confirm that you have read and understood the appropriate factsheets for your selected investment choice.

Confirm

Cancel

Back

Switches - New Investments

Policyholder's Name : MR X RGYHYRHTM
Policy Number : 3021397
Contract : Individual Pension Plan

Thank you for using Royal London's Online services. The change of investment request has now been submitted for processing. The status of the request may be viewed on our website at any time and written confirmation will be issued when processing has been completed.

Should you require further assistance please refer to the "Contact Us" menu for appropriate details.

[Continue](#)

Can't change your investment choice?

If you see a message telling you that it's not been possible to change your investment choice, a regular rebalancing switch is taking place on your plan. This is nothing to worry about and is part of our normal process, but you'll need to wait up to two days until it completes before you can make your change.

Change Investments Menu

Policyholder's Name : MR X RGYHYRHTM
Policy Number : 3021397
Contract : Individual Pension Plan

Change Investments currently unavailable:

Previous change investment request outstanding

No changes to Investments choice can be submitted at present

- ☐ Change investment choice
- ☒ View changes of investment request

[Continue](#)

[Cancel](#)



What does Rebalancing mean?

When you hold a portfolio of assets, the asset mix will likely change because of the difference in performance of assets. Rebalancing is where the asset mix is brought back in line with the original mix, managing the level of risk chosen. If you're in a Governed Portfolio, we'll do this for you.

Change or reset your password

We've all got lots of passwords to remember – so if you forget yours, don't worry. You can change or reset it quickly and easily.

Changing your password

As with all secure online services, it's important that you don't disclose your username or password to anyone else. If you think someone knows your password you should change it immediately.

1

Forgotten your password?

On the log in page select 'Forgot password' link.



Important

Once you've changed or reset your password, it's important that the email address we hold for you is kept up-to-date.



[Forgot password?](#)

Log in

2

Password reset

Enter the email address you registered with and we'll send you an email to reset your password.

Password reset

Enter the email address you use to login to your account and we'll send you a link to reset your password

Request password reset link

Password reset link sent. If your details match our records, a password reset link has been sent to your email address.

3

Password reset email

We'll send you an email to reset your password. Simply click the **'password reset'** link.



Do you need to reset your password?

If you've forgotten your password or you want to change it, simply select the link below and follow the instructions.

This link will only be valid for 24 hours.

Password reset

If you need any help, you'll find information on how to get in touch with us on our [contact us](#) page.

Thank you,
Royal London

4

Confirming it's you

To check that it's you that has requested the password reset we'll send a verification code to your mobile number by SMS, just enter the code you receive.

Please enter the **6 digit code** that has been sent to your phone number ending in 6080

Your code will be valid for **10 minutes**.

Next

Didn't receive code? [Resend](#)

5

Set a new password

Set your password using the criteria provided on the screen.

Choose a password

Minimum 8 characters, 1 uppercase, 1 lower case, 1 number (0-9), 1 special character !@#\$%^&* and password must not contain your name or email

Both passwords must match

By clicking 'Next' you agree to our [Terms & Conditions](#)

Next

6

Your password has now been reset

You will receive a password reset confirmation email to confirm that your password has been reset.

 **ROYAL LONDON**

Your Royal London online account password has been reset.

We're sending you this email because your password for your online account was recently changed.

If you made this change, you do not need to do anything more.

But, if you did not request this change, please contact us urgently.

If you need any help, you'll find the different ways you can get in touch with us by visiting our [contact us](#) page.

Thank you,
Royal London

Help is at hand

We hope that you find our online service simple and easy to use, but should you need it, further support is available.

Click on **'Help'** on the top right-hand side of our online service screen to find out more.

You'll also find more handy information through our 'help text'. If you hover over a field and see a question mark appear, just left click and we'll explain things in more detail.

If you prefer, you can contact our web support team:



Email:

customerqueries@royallondon.com



Phone:

0345 60 50 050

8am-6pm, Monday to Friday.



Royal London
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.**

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