

# 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.

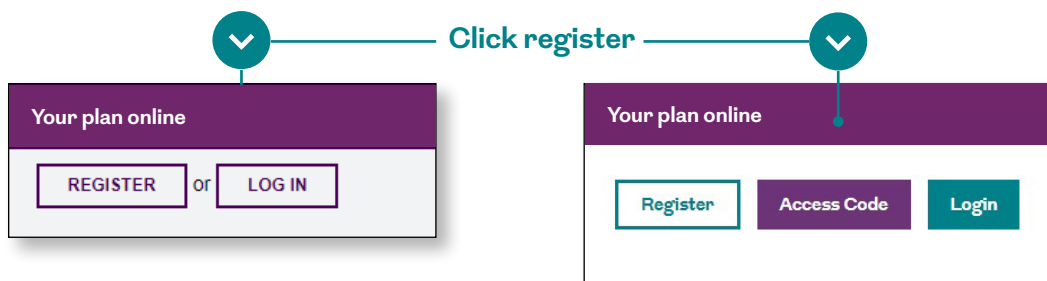
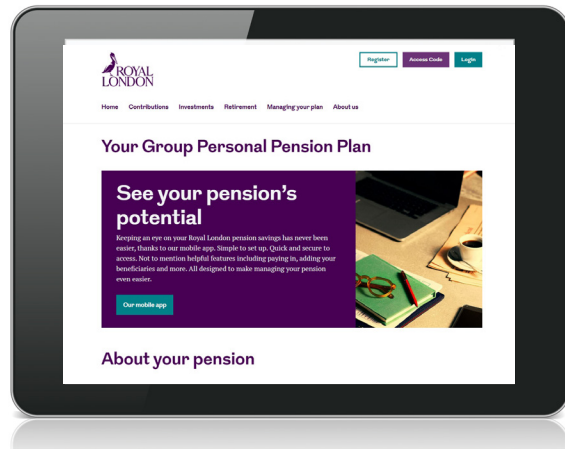
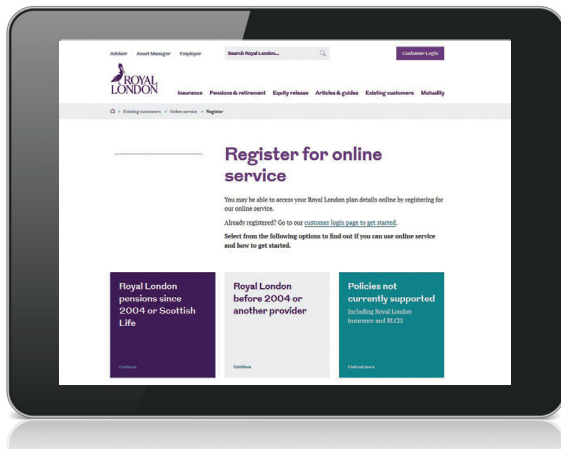
The type of plan you have will determine the access levels you have. Some of the functionality in this document may not be available to you. To make updates you can contact us on 0345 60 50 401.

## I have a personal pension

To register, visit [royallondon.com/register](http://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.



You'll need to have your plan number to hand. You can find it in your **welcome pack** or in your most recent benefit statement.

You may have also received an access code from us. If you have, you can use this to get started, too.

1

### Email and mobile number

We'll only use this information to send you security updates or if you need to recover your account.

The screenshot shows the 'Register' page, Step 1 of 5, titled 'Enter email and mobile number'. The page includes the Royal London logo, 'Help and support', and 'Contact us' links. A purple oval highlights the 'Email address' and 'Mobile number' input fields. The 'Mobile number' field is split into 'Country code' (with a dropdown menu showing '+44') and 'Number'. A 'Next' button is located at the bottom of the form. At the bottom of the page, there are links for 'Terms and conditions', 'Legal information', and 'Cookie policy', along with a small disclaimer: 'The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.'

2

### Provide your details

To help us find you, you'll need to give us a few personal details.

The screenshot shows the 'Register' page, Step 2 of 5, titled 'Provide details'. The page includes the Royal London logo, 'Help and support', and 'Contact us' links. A purple oval highlights the 'Plan/Policy number', 'Surname', 'Date of birth', and 'Address' input fields. The 'Date of birth' field is split into 'Day', 'Month', and 'Year' (with dropdown menus for 'dd', 'mm', and 'yyyy'). The 'Address' field includes a checkbox for 'Non-UK address' and a 'Postcode' field. A 'Next' button is located at the bottom of the form.

3

### National insurance number

So we know we've got the right person.

The screenshot shows the 'Register' page, Step 3 of 5, titled 'Enter National Insurance number'. The page includes the Royal London logo, 'Help and support', and 'Contact us' links. A purple oval highlights the 'National Insurance number' input field. A 'Next' button is located at the bottom of the form.

4

### Our terms of online service

Read through our online terms and conditions and tick the box if you agree tick the box.

ROYAL LONDON Help and support Contact us

## Register

Step 4 of 5

### Terms of online service

By checking the box, you're agreeing to our online terms and conditions - as well as our [cookie and privacy policies](#).

You also agree to our [mobile app privacy policy](#) and [end user license agreement](#). You may be able to access your plan through our mobile app which you can download from your preferred app store.

Please note not all plans are currently supported on the app.

I agree to Royal London's online terms & conditions, and user license agreement, cookie and privacy policies

Next

[Terms and conditions](#) [Legal information](#) [Cookie policy](#)

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

5

### Set your password

Your password must be a minimum of eight characters and meet three of the following four criteria:

- One uppercase letter
- One lowercase letter
- At least one number
- At least one special character, for example !"£%&\*( )\_+

ROYAL LONDON Help and support Contact us

## Register

Step 6 of 5

### Set password

New password

Password must be a minimum of eight characters and meet three of the following four criteria:

- One upper case letter
- One lower case letter
- At least one number
- At least one special character, for example: !"£%&\*( )\_+

Create Account

[Terms and conditions](#) [Legal information](#) [Cookie policy](#)

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

6

### You've created your account.

Click on the login link and you can log in using the password you've set.

ROYAL LONDON Help Contact us

## Register

### You've created your account

You've successfully created your account. Please use the link to log in.

You may be able to access your plan through our mobile app which you can download from your preferred app store.

Log in

# 7

## Verify your details

The first time you login we'll need you to confirm your email. We'll send a verification code to your email address, just enter the code you receive.

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

ROYAL LONDON Help

### Verification

Please confirm email address

We need to send you a code to confirm your email address.

Email address  
Your password will be required to confirm any changes.

Send code

ROYAL LONDON

Your validation code is 198456

We need to confirm your email address for online service. Please fill in the code above as instructed.

Your verification code expires after 3 minutes.

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

Thank you  
Royal London

### Verification

Confirm email address

We've sent a code to: email@royallondon.com

Verification code

Send another code

### Verification

Set and confirm mobile number

We'll send you a code to confirm your phone number.

Mobile number  
Your password will be required to confirm any changes.

Country Number

### Verification

Confirm mobile number

We've sent a code to: 07116071498

Verification code

Send another code

# 8

## Personal pension log in

To log in, visit [royallondon.com/onlineservice](http://royallondon.com/onlineservice)

Royal London pensions since 2004  
or  
Scottish Life

Log in

Royal London before 2004  
or  
Refuge Assurance  
Royal Liver  
United Friendly  
Canterbury Life  
National and Provincial Policy

Log in

## Workplace pension log in

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

Your plan online

Register Access Code Login

**!** 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		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	
NII Number	NS123456B				Commencement Date	14/04/2010	
Marital Status	Married				Employment Status	Employed	
Yearly Earnings	£18,198.00				Address	14, Example Street Edinburgh EH2 4DG	
Normal Retirement Date							
Non-Protected Rights	21/07/2039 (65)						
Protected Rights							
Streamlined Joining	Yes				Consent Form	<input type="checkbox"/>	
Contracted-Out ?				<input type="checkbox"/>			
Regular Contributions ?				<input checked="" type="checkbox"/>	Single Contribution(s) Received ?	<input type="checkbox"/>	
Transfer Value(s) Received ?				<input type="checkbox"/>	Contracting-Out Payment(s) Received ?	<input type="checkbox"/>	
Short Term Disability ?				<input type="checkbox"/>			
Short Term Disability & Unemployment ?				<input type="checkbox"/>	Long Term Disability ?	<input type="checkbox"/>	

## ! 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**

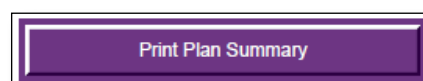
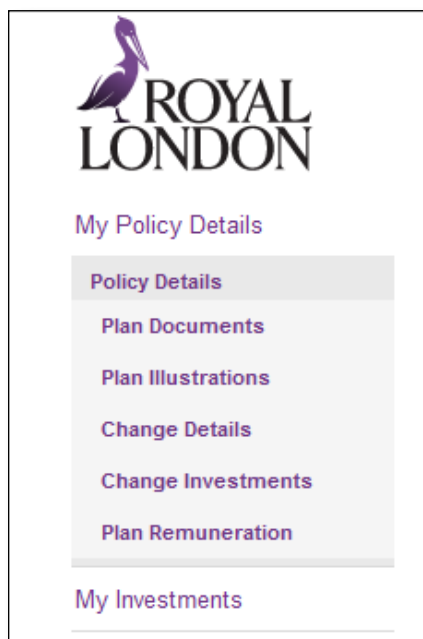
Make a switch to the default investment set for your plan, pick a different portfolio or create your own bespoke solution.

- **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
<a href="#">Pension fund prices</a>
<a href="#">Life fund prices</a>
<a href="#">Fund factsheets</a>

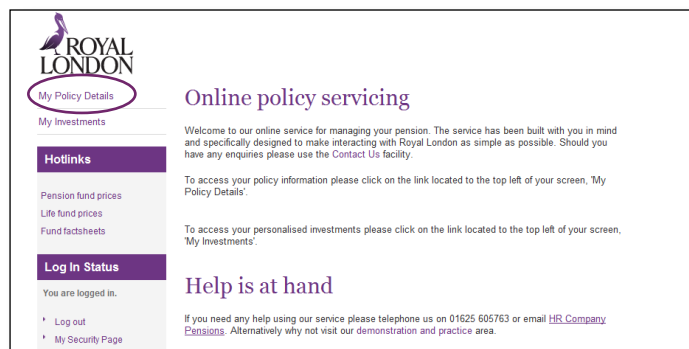
# Change your retirement age

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

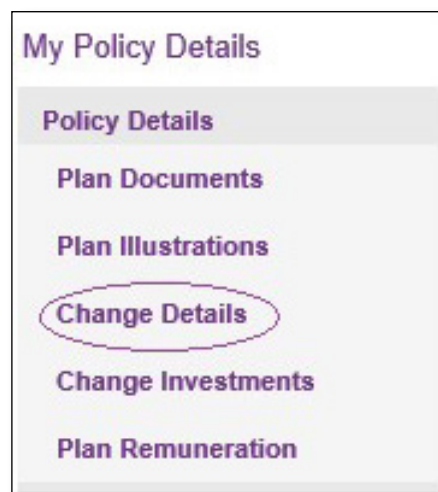
To change your retirement age, select **'My Policy Details'** in the left hand navigation menu. Then click your name.



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 a web form titled 'Key Member Changes'. 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 'Date of Entry to Employer's Service' fields. Further down are 'Commencement Date', 'Date of Entry to Scheme', and 'Renewal Date' (with '1st June' as a default). At the bottom, there are 'Retirement Age' and 'Retirement Date' fields, both of which are circled in red. The 'Employment Status' is set to 'Employed'.

**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.

ROYAL LONDON

My Policy Details

Plan Illustrations Menu

Policy Details: Scheme Name: ROYAL LONDON GROUP PERSONAL PENSION, Member's Name: RS Group PP, Contract: RS Group PP, Selected Retirement Date: 00/00/2047

Plan Documents

Plan Illustrations

Change Details

Change Investments

Plan Remuneration

My Investments

Hotlinks

Pension fund prices

Life fund prices

Fund factsheets

Alternatively you can:

- Illustration to the selected retirement date
- Illustration to a revised retirement date
- Review existing illustrations
- 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.

ROYAL LONDON

My Policy Details

Plan Illustrations Menu

Policy Details: Scheme Name: ROYAL LONDON GROUP PERSONAL PENSION, Member's Name: RS Group PP, Contract: RS Group PP, Selected Retirement Date: 00/00/2049

Plan Documents

Plan Illustrations

Change Details

Change Investments

Plan Remuneration

My Investments

Hotlinks

Pension fund prices

Life fund prices

Fund factsheets

Alternatively you can:

- Existing plan illustration to the selected retirement date based on current contributions and charges
- Existing plan illustration to the selected retirement date assuming no future contributions are paid
- Increment illustration to the selected retirement date

regular contribution level alteration

additional single or transfer contribution

3

## Your plan illustration

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

Pension Basis

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

Continue Cancel Revise

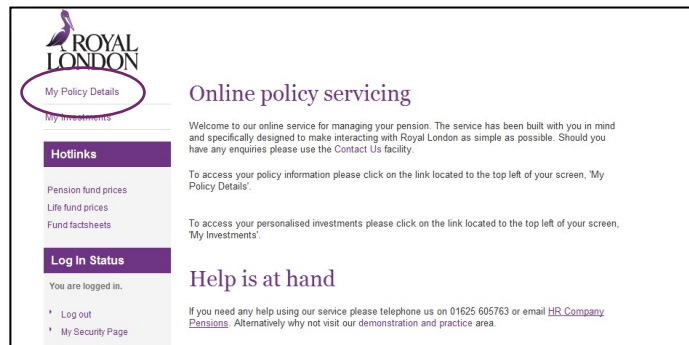
# Investing your pension savings

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

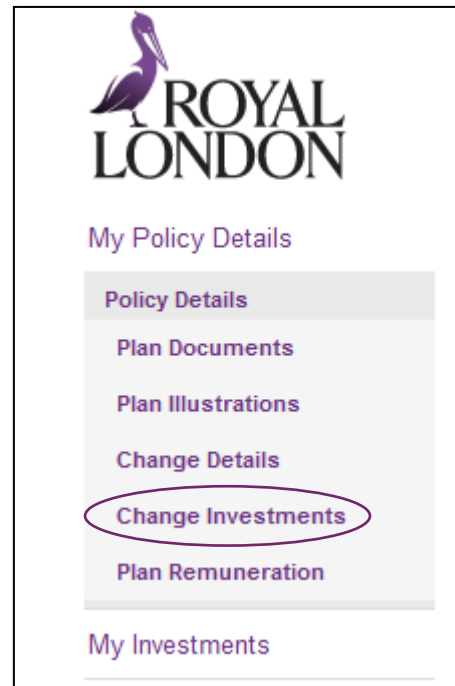
Select **'My Policy Details'** in the left hand navigation menu. Then select your name.



2

## Change Details

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

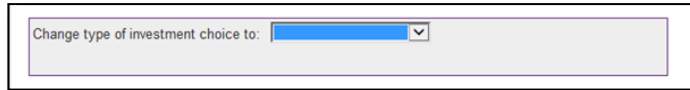


### 3

#### 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.



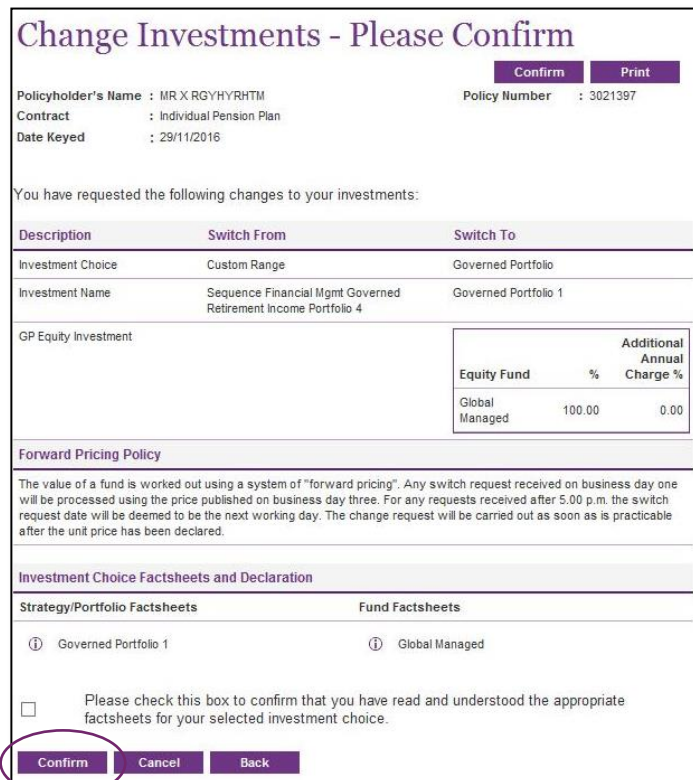
Change type of investment choice to:

### 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

Policyholder's Name : MR X RGYHYRHTM      Policy Number : 3021397  
Contract : Individual Pension Plan  
Date Keyed : 29/11/2016

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	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
<input type="checkbox"/> <a href="#">Governed Portfolio 1</a>	<input type="checkbox"/> <a href="#">Global Managed</a>

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

### 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.

## 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](#)

## 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

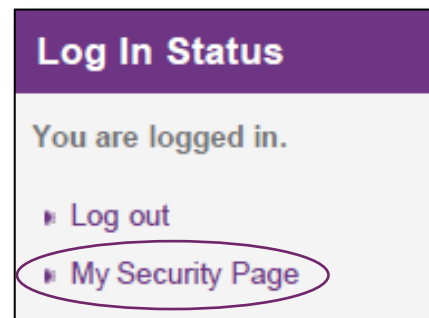
We've all got lots of passwords to remember – so if you forget yours, don't worry. You can change or reset it quickly and easily.

## 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.

Select **'My Security Page'** from the left hand menu on the navigation page.

Then click on the **'Change'** link.



## ! Important

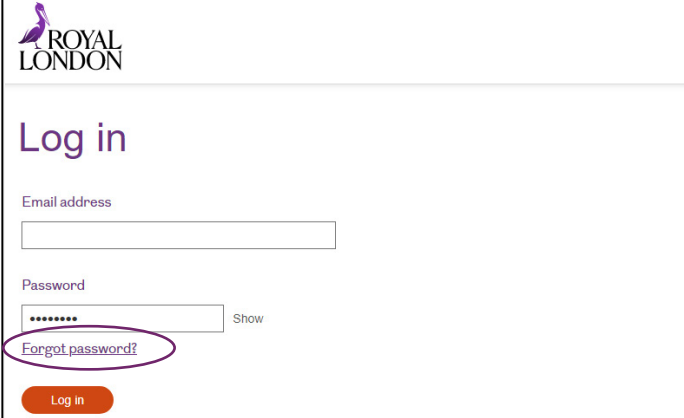
Once you've changed or reset your password, it's important that the email address we hold for you is kept up-to-date.



1

### Forgotten your password?

On the log in page select 'Forgotten password'.



ROYAL LONDON

## Log in

Email address

Password  
 Show

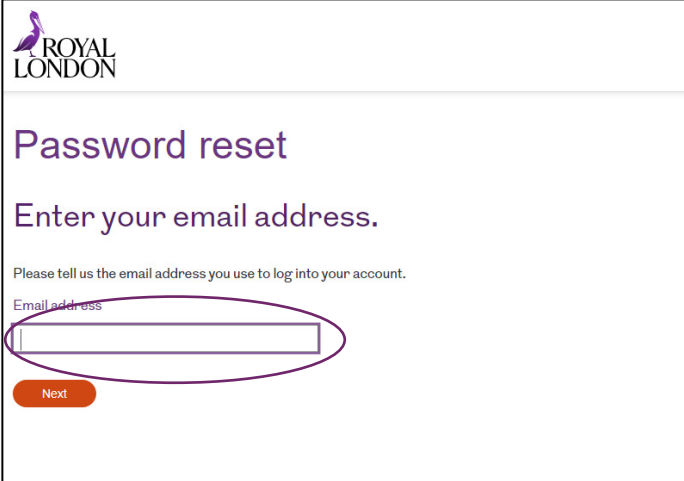
[Forgot password?](#)

[Log in](#)

2

### Password reset

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



ROYAL LONDON

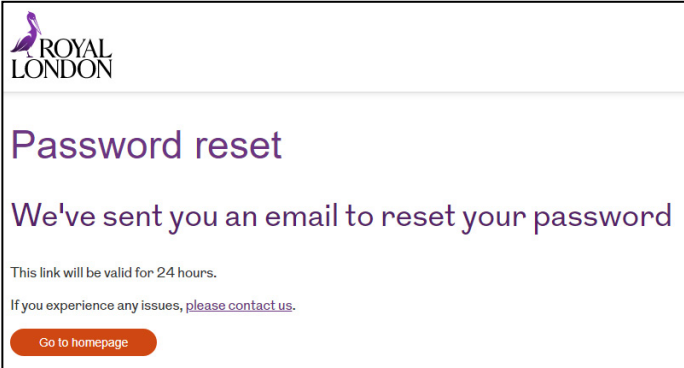
## Password reset

Enter your email address.

Please tell us the email address you use to log into your account.

Email address

[Next](#)



ROYAL LONDON

## Password reset

We've sent you an email to reset your password

This link will be valid for 24 hours.

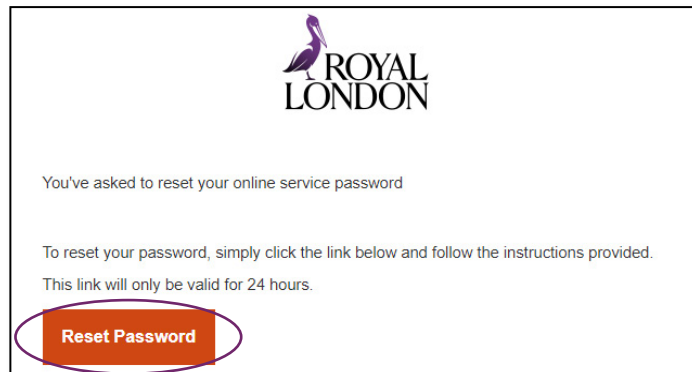
If you experience any issues, [please contact us](#).

[Go to homepage](#)

3

### Reset password email

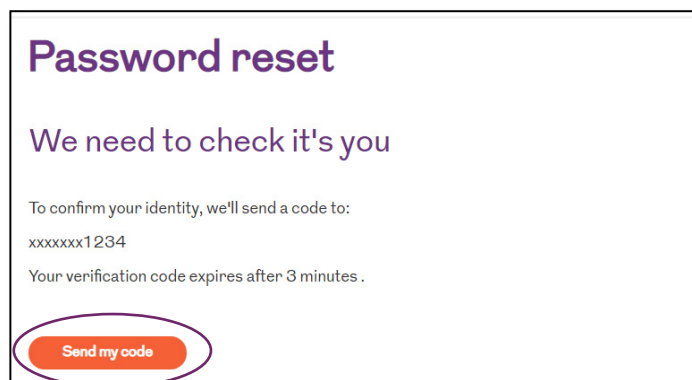
We'll send you an email to reset your password. Simply click the link **'Reset Password'**.



4

### Verification code

We need to check it's you. Click **'Send my code'** and we'll send you a verification code.

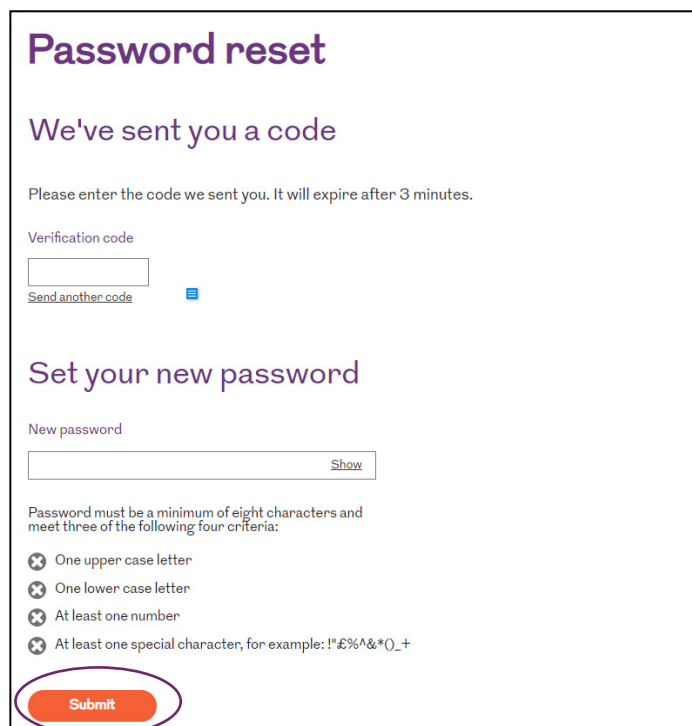


5

### Enter the code and set a new password.

Your password must be a minimum of eight characters and meet three of the following four criteria:

- One uppercase letter
- One lowercase letter
- At least one number
- At least one special character, for example !"£%^&\*()\_+



# 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](mailto:customerqueries@royallondon.com)**



**Phone:**

**0345 60 50 050**

8am-6pm, Monday to Thursday  
and 8am-5pm, Friday.



**Royal London**  
[royallondon.com](http://royallondon.com)

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