



## PF FUTURE LIFE CONSIDERED PORTFOLIO V3 FACTSHEET

### What is a portfolio?

A PF Future Life Portfolio matches your attitude to investment risk **and** your term to taking future lump sum benefits (such as a large lump sum withdrawal or annuity purchase) to a suitable mix of assets. There are five PF Future Life portfolios to choose from. We have recommended the portfolio we believe to be the most appropriate for you.

### Who is this portfolio designed for?

This portfolio is designed for medium to long term investors who are either:

Not comfortable accepting a risk of large swings in value for this part of their invested assets.

Or

Nearing the time when annuity purchase and/or a large fund withdrawal will occur.

Prices can fall as well as rise meaning you may not get back the full amount of capital originally invested. Investment returns may fluctuate and are not guaranteed.

### What is the investment objective?

To outperform the benchmark over rolling three year periods.

### Where is the portfolio invested?

The fund mix of the portfolio as at 5th September 2023 is shown below:

PF FUTURE LIFE CONSIDERED PORTFOLIO V3	
RLP Sterling Extra Yield Bond	29.39%
RLP Deposit	5.00%
RLP Short (5yr) Corporate Bond	14.58%
RLP Medium (10yr) Index Linked	1.60%
RLP Short Duration Global High Yield	14.43%
RLP/Dimensional Global Core Equity	16.16%
RLP/Dimensional UK Core Equity	0.63%
RLP/Dimensional Emerging Markets Core Equity	5.82%
RLP/Dimensional Global Targeted Value	12.39%

If you want to know more about any of the funds within your portfolio, including details of fund charges, please visit our website [royallondon.com/pensioninvestments](https://royallondon.com/pensioninvestments) and view the relevant fund factsheet.

### What is the portfolio benchmark?

The benchmark is a target against which performance is measured.

This benchmark is regularly reviewed and may be updated by Royal London so that it remains appropriate for the investor profile as detailed in the section "**Who is this portfolio designed for?**" or where a component index is discontinued or replaced.

The benchmark for this portfolio is a composite of indices:

ABI UK - Mixed Investment 0%-35% Shares-Pen	100.00%
---	---------

**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.

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. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.