



PF FUTURE LIFE HEADWAY 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:

Comfortable accepting a higher than average risk of large swings in value for this part of their invested assets.

Not solely dependent on this part of their savings for their core retirement income.

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 HEADWAY PORTFOLIO V3	
RLP Sterling Extra Yield Bond	8.96%
RLP Deposit	5.00%
RLP Short (5yr) Corporate Bond	1.15%
RLP Medium (10yr) Index Linked	0.49%
RLP Short Duration Global High Yield	4.40%
RLP/Dimensional Global Core Equity	31.91%
RLP/Dimensional UK Core Equity	1.18%
RLP/Dimensional Emerging Markets Core Equity	11.02%
RLP/Dimensional Global Targeted Value	35.89%

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 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 40%-85% Shares-Pen	50.00%
ABI UK - Global Equities-Pen	50.00%

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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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