



# USING OUR ONLINE SERVICE





# INTRODUCTION

Today most people are comfortable using online banking to monitor their finances, whether this is simply checking an account balance or setting up direct debits and paying bills. At Royal London we believe online functionality should be an integral part of any new pension product as well.

That's why our individual and group pensions have been designed to allow you to access your own plan information quickly and easily online.

What's more, this functionality is available 24/7 and because we use the latest technology you can be sure that your information is secure.

This guide explains how to register for our online service and the features available to you.

You can access **your plan details 24/7**.

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# REGISTRATION

Registering for our online service only takes a couple of minutes and can be done in a few simple steps:

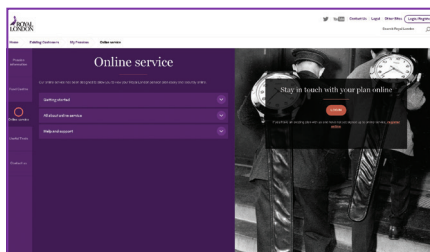
1. Have your plan number to hand.
2. Go to [www.royallondon.com/register](http://www.royallondon.com/register).
3. Complete your personal details<sup>1</sup> and click '**Continue**'.
4. Enter your email and password.
5. Select three different security questions and answer them then click '**Continue**'.
6. You'll then be sent an email to activate your account. Click the '**Activate account**' link which will take you to the final step to enter your password.

Once you register, you're ready to go – all you need to do is log in.

You can log in to our online service at any time by selecting '**Log in**' and then entering your email address and password.

## What if I need help registering?

If you have any problems registering for our online service, you can get in touch with us by email at [websupport@royallondon.com](mailto:websupport@royallondon.com) or by calling **0345 60 50 401** (8am–6pm, Mon–Thu and 8am–5pm, Fri).



<sup>1</sup> You'll need to have your National Insurance number and plan number to hand.

# WHAT CAN I DO ONLINE?

**Once you're registered for our online service, you'll be able to access:**

- general details about your plan
- your contribution and transaction history
- your current investment details
- your current plan value
- latest (and historical) fund prices
- fund factsheets<sup>2</sup>
- personal illustrations showing the projected value of your plan at your chosen retirement age.

You also have access to an online change of investments facility, allowing you to change your own investment selection. This feature enables you to change your existing fund selection and/or redirect any future contributions you make to fund(s) of your choosing.

The value of your investment can go down as well as up and you may not get back the value of the original investment.

We strongly recommend you get advice from your financial adviser before using the change of investments facility, as selecting investments which aren't suitable for you could significantly reduce the value of your retirement savings.

For Pension Portfolio plans, if you choose to invest some of your retirement savings in the fund supermarket and/or purchase shares through the online share dealing service, your financial adviser will submit the investment instructions on your behalf.

If you're using our Income Release facility<sup>3</sup> you'll also be able to view the value of your plan split between the Savings Account and Income Release Account and, if applicable, your current income payments.

Also available on our website are several pension calculators that have been designed to help you work out how much you need to save now to be able to afford the retirement you want in the future.

These calculators can be accessed under the 'Useful Tools' section of our consumer website **royallondon.com**


You also have access to an online change of investments facility, allowing you to **change your own investment selection.**

<sup>2</sup> For our Pension Portfolio plans, only fund factsheets for the Core Investments are available.

<sup>3</sup> The Income Release facility is only available to customers aged 55 and above with at least £20,000 in the Core Investments.

## Simple navigation

Our user-friendly online functionality can be easily navigated through a straightforward menu system down the left-hand side of the screen, as shown below.



SCHEME 1 (URL)

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 fact sheets

Log In Status

You are logged in.

Log out

My Security Page

Scheme Name  
Member's Name  
Contract

1 Q T O M B SCG  
MR GEORGE CLAMPLE  
185 Group 18

Scheme Number  
Policy Number

1 ROP 48164  
1286910

Print Plan Summary

PERSONAL

CONF. BASIS	COSTS PAID	TRANSACTIONS	INVESTMENTS	VALUES	TAXING
Policy Status	Live		Scheme Category	ALL EMPLOYEES	
Date of Birth	25/10/1962		Block Reference	0000	
Sex	Male		Date of Service Entry	01/03/2013	
Ni Number	504702018		Commencement Date	01/03/2013	
Marital Status	Single		Employment Status	Employed	
Weekly Savings	£38,000.00		Address	10 Example St. Edinburgh EH2 4PH	
Normal Retirement Date	25/10/2047 (85)				
Non-Protected Rights					
Protected Rights					
Streamlined Joining	No				
Contracted-Out ?		<input type="checkbox"/>			
Regular Contributions ?		<input checked="" type="checkbox"/>	Single Contributions Received ?		<input type="checkbox"/>
Transfer Voluntary Received ?		<input type="checkbox"/>	Contracting Out Payments Received ?		<input type="checkbox"/>
Short Term Disability ?		<input type="checkbox"/>			
Short Term Disability & Unemployment ?		<input type="checkbox"/>	Long Term Disability ?		<input type="checkbox"/>

# HELP IS AT HAND!

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

Simply click on 'Help' on the top right-hand side of the screen to find out more.

In addition, a source of useful information to help you with our site is provided by 'help text'. If you roll over a field and see a question mark appear, left click on the field and further explanatory text will appear.

If you prefer, we can be contacted by the following methods:



**websupport@royallondon.com**



**0345 60 50 401**

8am–6pm, Monday to Thursday and  
8am–5pm, Friday

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## 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. You can do this by selecting '**My security page**' from the right-hand menu once you've logged in.

If you forget your password you'll be able to change this online. To enable you to do this, click 'Forgotten password' on the Login page. This will send you an email, click the 'Reset password' link and choose a new password. You will also be asked one of your security questions. Once this has been done it's important that the email address we hold for you is kept up-to-date.



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**royallondon.com**

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