

# An introduction to **Royal London** **Asset Management**

**Owned by clients, managed for clients.  
We're a different kind of asset manager.**

# Welcome



**Hans Georgeson,**  
Chief Executive Officer

**Asset managers play a vital role in channelling capital across geographies and industries, supporting growth whilst generating returns for investors.**

Excellent investment returns are a key element in this. We believe that generating performance relies on creating effective teams, with the right tools and resources, using judgement in a disciplined and transparent way.

We look to do this in the right way – as well as being active investors, we are active stewards of our clients’ assets. In this way, we work with our clients to create and manage solutions to help meet their financial and responsible investment goals.



## About us

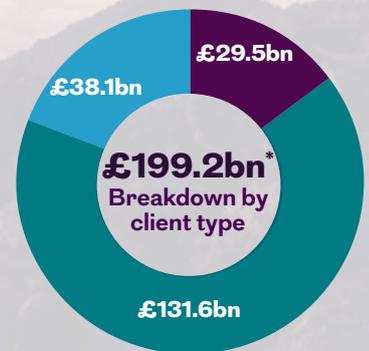
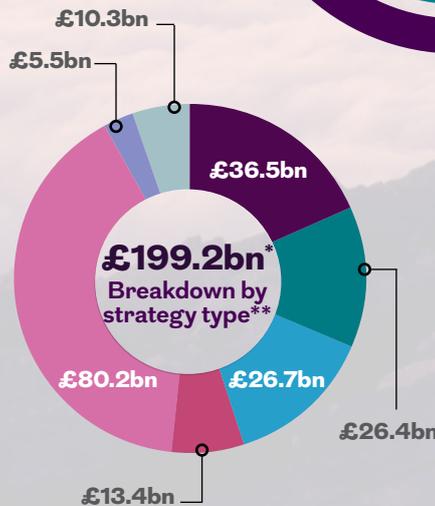
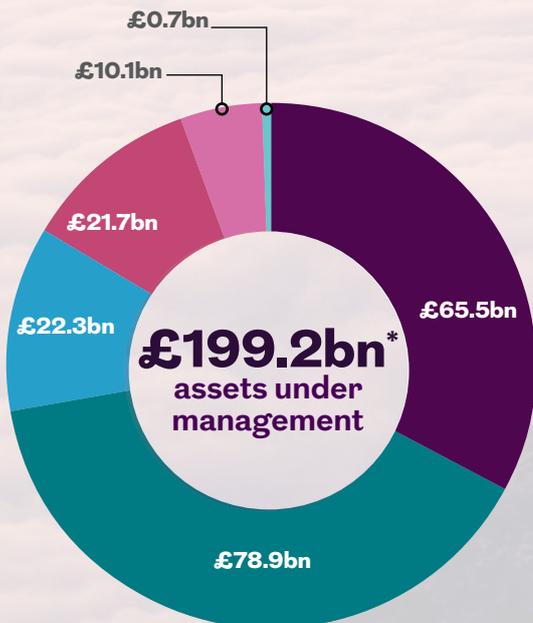
Royal London Asset Management is one of the UK’s leading fund management companies.

**At Royal London Asset Management, we do things a little differently.**

As an integral part of customer-owned mutual Royal London, we put our clients at the heart of what we do, with a longer-term approach to generating investment returns. We’re committed to delivering outstanding active asset management value for clients around the world.

**It’s asset management excellence, with a longer-term perspective.**

**Founded in 1988 as an in-house asset manager, we bring proven expertise in multi-asset investing. Our mutual ownership structure sets us apart – aligning our success with that of our clients.**



- Fixed Income
- Cash
- Multi-Assets
- Property
- Equities
- Alternatives
- Derivatives

- Institutional
- Strategic Partnerships
- Wealth

\* AUM as at 31 December 2025, subject to rounding.

\*\* Chart shows breakdown of assets at an investment strategy level, reflecting the proportion of single asset strategies managed within multi-asset portfolios.

# Our approach – long-term active management

**What sets us apart is the strength of our offering and the consistent value we seek to deliver to our clients.**

We are driven by the purpose of our mutual owner to deliver good outcomes for our customers – ‘Protecting today, investing in tomorrow. Together we are mutually responsible’. Being part of a mutual allows us to focus on the long term for the benefit of our clients, without the shareholder pressures faced by many other financial services providers.



## Proven solutions

We are a long-term active manager that has delivered for a range of clients – including our mutual parent – through a wide variety of market conditions. We target capabilities and areas where we feel we can provide something the wider market cannot.

Source: Royal London Asset Management, as at 31 December 2025.

**23** awards won in 2025



## Principled approach

We are strong advocates of active management – with an emphasis on being flexible and targeting the right long-term mix of risk and return. We’re committed to doing our part; using our voice, influence and voting to act as stewards of our clients’ investments.

Source: Royal London Asset Management, as at 31 December 2025.

**356** companies engaged in 2025



## Trusted partners

We are a people-first business: we focus on providing our clients with the solutions and service they need. We do this by focusing on building strong, collaborative teams across our firm and with our clients.

Source: Royal London Group Annual Report and Accounts 2025. As at 31 December 2025. Subject to rounding.

**3.3 million** policies supported with our investments



# Our capabilities

## **Our success has been driven by our focus on outcomes, not capabilities.**

Our reputation is based on successfully working with a wide range of clients, from wealth managers to local authorities, insurance companies, pension schemes and consultants.

We understand that different clients face different challenges that require unique approaches and solutions. It's why we offer bespoke solutions alongside a range of pooled funds – giving clients flexibility to meet their specific objectives, coupled with the service that they deserve.

---

### **Multi Asset**

Our multi asset team offers diversified investment strategies, with an emphasis on long-term returns and risk management.

Our approach is an active one – combining proprietary models and asset classes to target desired risk / return profiles.

---

### **Equities**

We offer an array of different active equity portfolio propositions for clients, including global equities, UK equities, and sustainable strategies. We also offer a range of equity tilt funds – delivering market exposure with enhanced ESG and climate outcomes.

We believe that blending a strong and powerful platform, with nimble and empowered fund managers, is the best way to achieve our clients' goals.

---

### **Fixed Income**

We believe that active fixed income management undertaken by experienced specialists is of ever-increasing importance – across both public and private credit markets.

Our team has gained a reputation as one of the UK's leading fixed income managers – covering conservative liquidity strategies, through government bonds and investment grade, to more volatile global high yield credit markets and asset-backed securities.

---

### **Responsible Investment**

Responsible investment is a major part of our history and a vital part of our future. We were among the first signatories of the UN-backed Principles for Responsible Investment, and believe that owners of capital can be a catalyst for positive social and environmental change.

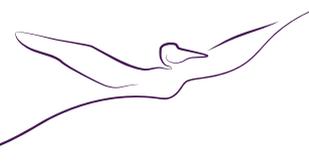
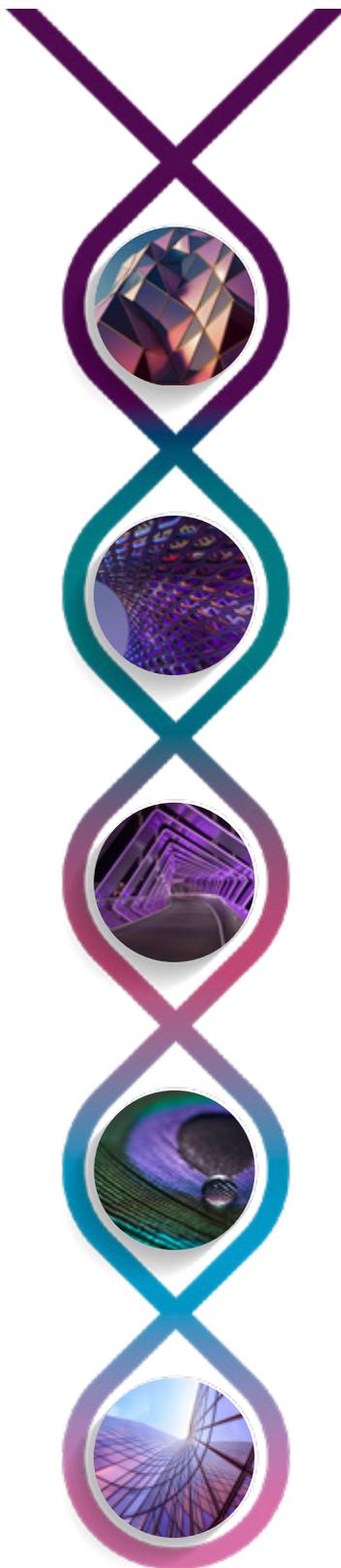
Our Sustainable range was launched more than two decades ago, and spans equity, mixed assets and fixed income solutions.

---

### **Private Markets**

We offer a range of capabilities in alternative assets. Our property team have a significant presence in the UK property market, managing mature portfolios of sizeable prime properties, mainly commercial.

Our dedicated private assets team offer clients access to our expertise and flexible solutions in this growing and innovative market.



# Contact us

For more information about our range of products and services, please contact us:  
**Royal London Asset Management, 80 Fenchurch Street, London, EC3M 4BY**



## UK

For advisers / wealth managers:  
bdsupport@rlam.co.uk  
+44 (0)20 3272 5950

For institutional clients:  
institutional@rlam.co.uk  
+44 (0)20 7506 6500

---



## Switzerland

For all investors:  
john.parkin@rlam.com  
+44 (0)20 3272 5912

---



## Germany

For all investors:  
immo.gatzweiler@fundrock.com  
+49 151 54 72 5296

**FundRock provide EU  
Management Company  
services to RLAM.**

---



## Spain

For all investors:  
mrona@altamarcam.com  
+34 91 290 07 28

**Proud to partner with Altamar  
Capital to serve clients in Spain.**

---



## All other EEA investors

For all investors:  
arnaud.gerard@fundrock.com  
+352 691 992 088

**FundRock provide EU  
Management Company  
services to RLAM.**

---



## Australia

For all investors:  
kevin.haran@rlam.com  
+61 (0)413 138 055



#### **Investment risks**

**Past performance is not a guide to future performance. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested. Changes in currency exchange rates may affect the value of these investments.**

#### **Important information**

For professional clients/qualified investors only, not suitable for retail investors. This is a financial promotion and is not investment advice. Telephone calls may be recorded. For further information please see our Privacy policy at [www.rlam.com](http://www.rlam.com). The views expressed are those of Royal London Asset Management at the date of publication unless otherwise indicated, which are subject to change, and is not investment advice.

Issued in March 2026 within Europe (ex-Switzerland) by FundRock Distribution S.A. (“FRD”) the EU distributor for Royal London Asset Management Limited. FRD is a public limited company, incorporated under the laws of the Grand Duchy of Luxembourg, registered office at Airport Center Luxembourg, Level 2, 5 Heienhaff, L-1736 Senningerberg, Luxembourg, and registered with the Luxembourg trade and companies register under number B253257. FRD is authorized as distributor of shares/units of UCIs without making or accepting payments (within the meaning of Article 24-7 of the 1993 Law), as updated from time to time. FRD is authorised and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Portfolio management activities and services are undertaken by Royal London Asset Management Limited, 80 Fenchurch Street, London, EC3M 4BY, UK. Authorised and regulated by the Financial Conduct Authority in the UK, firm reference number 141665. A subsidiary of The Royal London Mutual Insurance Society Limited.

For Switzerland: Copies of the Memorandum and Articles of Association, the Prospectus, KIIDs and the annual and semi-annual reports of the fund may be obtained free of charge from the fund’s representative in Switzerland, ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zurich. The Paying Agent in Switzerland is Banque Cantonale Vaudoise, Place St François 14, CH-1003 Lausanne.

For Australia: For Wholesale clients only. Royal London Asset Management Limited is exempt from the requirement to hold an Australian financial services licence under the Corporations Act (as a result of the operation of ASIC Class Order 03/1099 as amended by the ASIC Corporations (Repeal and Transitional) Instrument 2016/396 and extended by ASIC Corporations (Amendment) Instrument 2020/200) in respect of the financial services it provides to wholesale clients in Australia and is regulated by the Financial Conduct Authority under UK laws which differ from Australian laws.

Issued in March 2026 within Switzerland, Australia and the UK by Royal London Asset Management Limited, 80 Fenchurch Street, London, EC3M 4BY. Authorised and regulated by the Financial Conduct Authority, firm reference number 141665. A subsidiary of The Royal London Mutual Insurance Society Limited.