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.

ROYAL LONDON
ASSET MANAGEMENT

About us

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

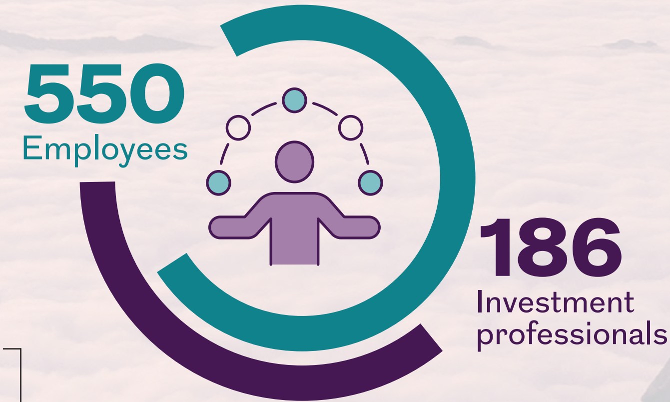
At Royal London Asset Management, we do things a little differently.

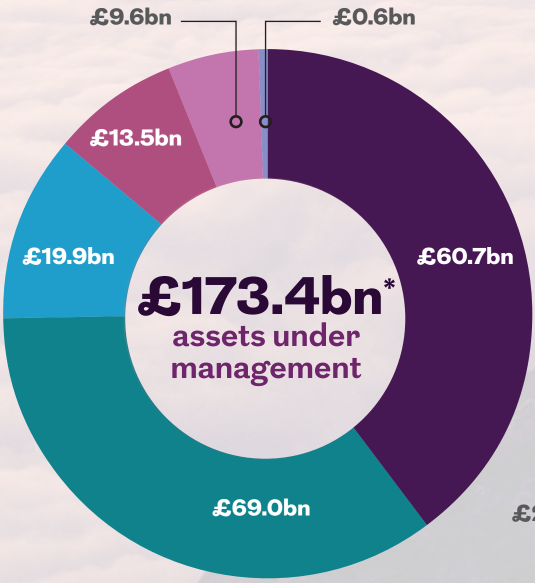
As an integral part of customer-owned mutual Royal London, we put our clients at the heart of what we do, with a longer-term approach to generating investment returns.

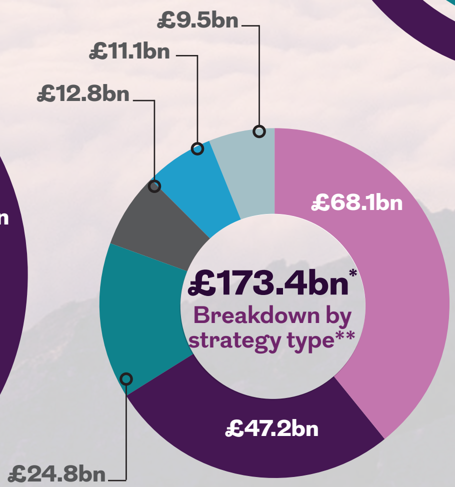
We're committed to delivering outstanding active asset management value for clients around the world.

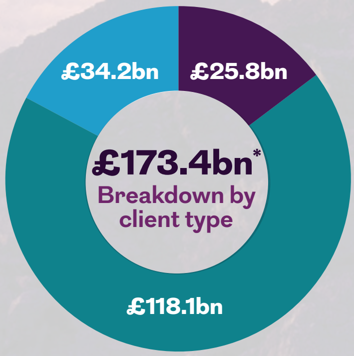
It's asset management excellence, with a longer-term perspective.

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
Equities
Cash
Alternatives
Multi-Assets
Derivatives
Property
Other

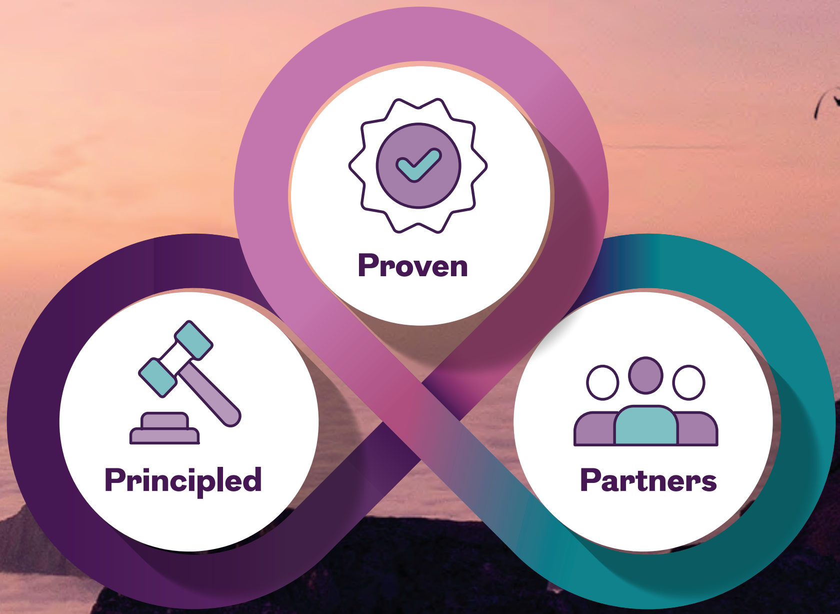
Institutional
Strategic Partnerships
Wealth

* AUM as at 31 December 2024, 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.

29 awards won in 2024

Source: Royal London Asset Management, as at 31 December 2024.

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.

464 companies engaged in 2024

Source: Royal London Asset Management Stewardship and Responsible Investment report 2024. As at 31 December 2024.

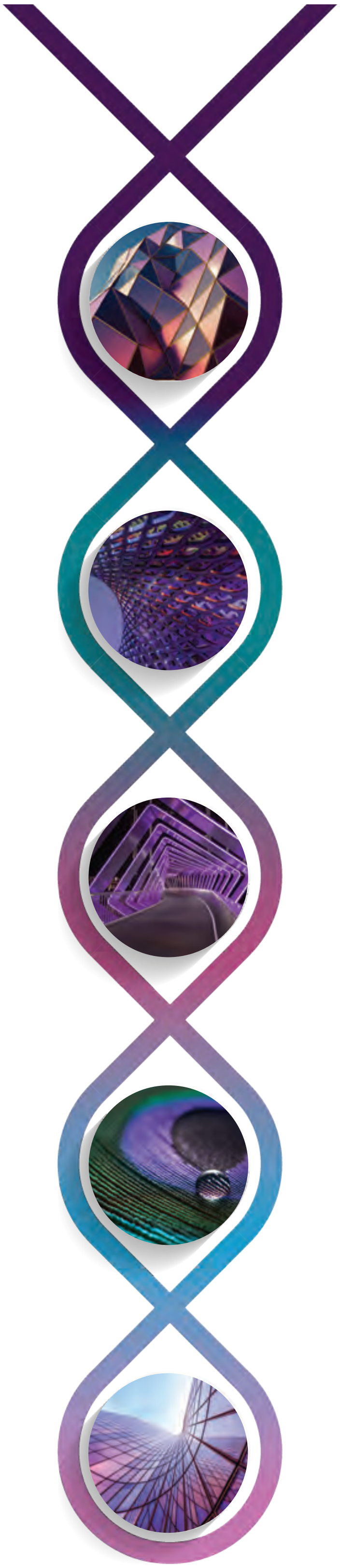
Trusted partners

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.

3 million policyholders supported with our investments

Source: Royal London Group Annual Report and Accounts 2024. As at 31 December 2024.

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.

Alternatives

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.