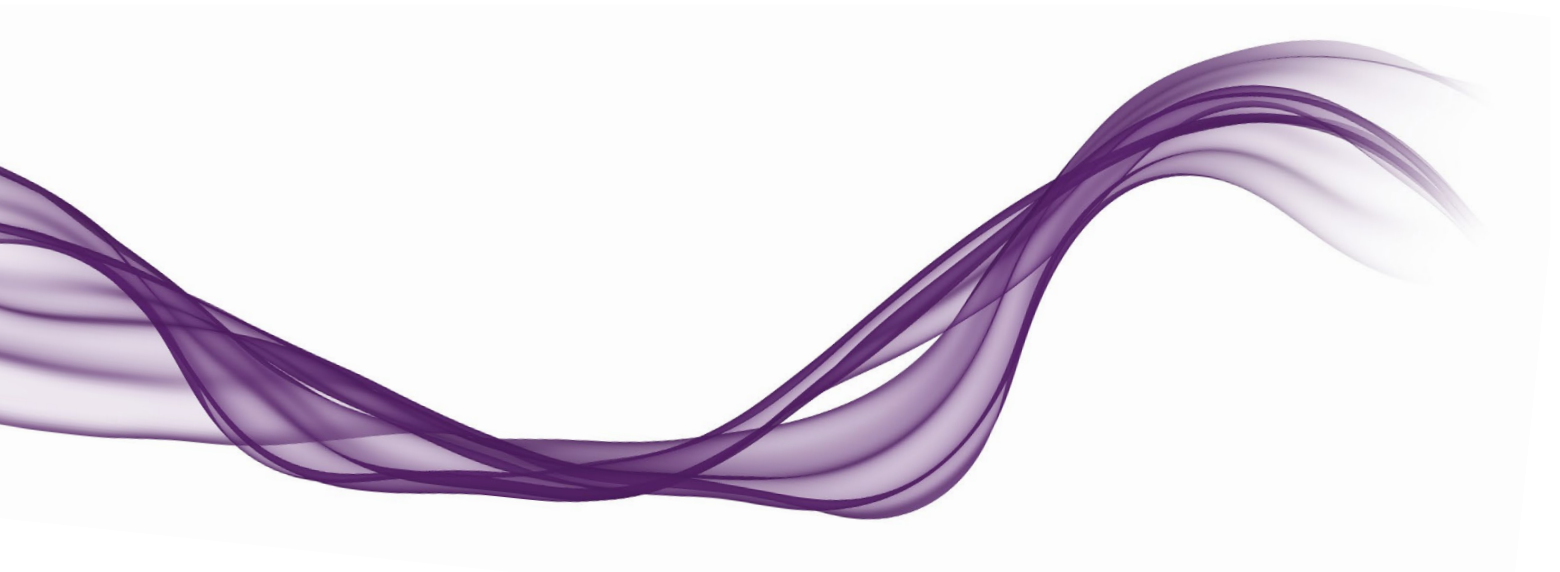


Complaints policy



How to complain

Telephone

Please call your relationship manager in the first instance between 9am and 5pm Monday to Friday, except bank holidays.

By post

Please write to your relationship manager at:

Royal London Asset Management Limited
80 Fenchurch Street
London
EC3M 4BY

Our promise to you

This is what we promise to do about your complaint:

- To investigate your complaint promptly and fairly
- To try and resolve it as soon as practicable after you contact us
- To keep you up to date about how we are progressing with the investigation
- To write to you with the outcome once we have finished the investigation

What happens next?

We may be able to resolve your complaint straight away; otherwise we will send you a letter acknowledging the complaint within five working days of receiving it. In this letter we will summarise your complaint so you can check we have understood it correctly.

How long will the investigation take?

We expect to complete our investigation within eight weeks of receiving your complaint. We will provide you with updates as to the progression of your complaint during this period.

If there is a further delay in investigating your complaint we will write to you again eight weeks after receiving your complaint to explain the delay.

What happens at the end of the investigation?

When we have completed our investigation we will write to you with our decision and the reasons for it. Where appropriate, we will include details of any settlement we are prepared to offer.



Contact us

For more information,
please contact us.

**Royal London
Asset Management**
80 Fenchurch Street
London EC3M 4BY

020 7506 6500

www.rlam.com

We are happy to provide
this document in Braille,
large print and audio.

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and is not investment advice.

Telephone calls may be recorded.
For further information please see
the Legals notice at www.rlam.com

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