

# Royal London Asset Management Sustainable Range



Royal London Asset Management recognises the need for financial advisers to provide investment choices that are appropriately matched to their clients' attitude to risk.

We work with a number of leading risk profiling providers, who map our Sustainable portfolios to their own risk profile scores.

It is important to emphasise that these risk profiling tools are only one aspect of an adviser's suitability process, and other factors should also be considered. Below you can see how our Sustainable funds are risk mapped and our ratings across the range.

Fixed Income			Mixed Asset				Equity	
RL Global Sustainable Credit (IRL) Fund	RL Sustainable Short Duration Corporate Bond Fund	RL Sustainable Corporate Bond Trust*	RL Sustainable Managed Growth Trust	RL Sustainable Diversified Trust	RL Sustainable Growth Fund	RL Sustainable World Trust	RL Global Sustainable Equity Fund	RL Sustainable Leaders Trust
These funds are adopting the Sustainability Focus label. We are updating the relevant fund material and will publish these once ready.								
Analyst-Driven % 10 Data coverage % 90	Analyst-Driven % 55 Data coverage % 45		Analyst-Driven % 100	Analyst-Driven % 100	Analyst-Driven % 100	Analyst-Driven % 100	Analyst-Driven % 55 Data coverage % 45	Analyst-Driven % 100
		Oxford Risk 2 / 5 2 / 7	Oxford Risk 2 / 5 3 / 7	Oxford Risk 3 / 5 4 / 7	Oxford Risk 4 / 5 5 / 7	Oxford Risk 4 / 5 5 / 7	Oxford Risk 5 / 5 6 / 7	Oxford Risk 4 / 5 6 / 7

For professional investors only. This material is not suitable for a retail audience. Capital at risk. This is a financial promotion and is not investment advice. Past performance is not a guide to future performance. Defaqto Risk Rating as at 30 September 2024. © Oxford Risk 2025 ratings as at 30 September 2024. Oxford Risk ratings for funds/portfolios provide an estimate of their risk level. They do not by themselves indicate the suitability of a fund/ portfolio for an investor. Overall suitability should be assessed by a qualified financial advisor, taking the investor's financial personality, financial circumstances, and investing knowledge & experience into account.

The Dynamic Planner Risk Profile assessment of the fund is correct as at Q3 2024 and is reviewed independently by Dynamic Planner on an ongoing quarterly basis; and, if necessary, may change in future. Dynamic Planner is the brand name of the software system powered by Distribution Technology (DT). Copyright© Distribution Technology Ltd 2025 onwards.

\*EValue Q3 2024 Report. Risk Ratings (Scale 1-10) data generated by Fund Risk Assessor on a 10-year time horizon.

FinaMetrica Risk Tolerance as at 30 September 2024. FinaMetrica scores are for each of the funds considered in isolation and are based on "OK Risk". Synaptic based on 1-10 scale, at Q3 2024.

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## Investment risks

**Credit risk:** Should the issuer of a fixed income security become unable to make income or capital payments, or their rating is downgraded, the value of that investment will fall. Fixed income securities that have a lower credit rating can pay a higher level of income and have an increased risk of default.

**Derivative risk:** Derivatives are highly sensitive to changes in the value of the underlying asset which can increase both fund losses and gains. The impact to the fund can be greater where they are used in an extensive or complex manner, where the fund could lose significantly more than the amount invested in derivatives.

**Efficient Portfolio Management (EPM) techniques:** The fund may engage in EPM techniques including holdings of derivative instruments. Whilst intended to reduce risk, the use of these instruments may expose the fund to increased price volatility.

**Exchange rate risk:** Changes in currency exchange rates may affect the value of your investment.

**Interest rate risk:** Fixed interest securities are particularly affected by trends in interest rates and inflation. If interest rates go up, the value of capital may fall, and vice versa. Inflation will also decrease the real value of capital.

**Emerging markets risk:** Investing in emerging markets may provide the potential for greater rewards but carries greater risk due to the possibility of high volatility, low liquidity, currency fluctuations, the adverse effect of social, political and economic instability, weak supervisory structures and accounting standards.

**Counterparty risk:** The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the fund to financial loss.

**Liquidity and dealing risk:** The fund invests indirectly in assets that may at times be difficult to value, harder to sell, or sell at a fair price. This means that there may be occasions when you experience a delay in being able to deal in the fund, or receive less than may otherwise be expected when selling your investment.

**Concentration risk:** The price of Funds that invest in a reduced number of holdings, sectors, or geographical areas may be more heavily affected by events that influence the stockmarket and therefore more volatile.

**Inflation risk:** Where the income yield is lower than the rate of inflation, the real value of your investment will reduce over time.

**Investment risk:** The value of investments and any income from them may go down as well as up and is not guaranteed. Investors may not get back the amount invested.

**Responsible investment risk:** The Fund can only invest in holdings that demonstrate compliance with certain sustainable indicators or ESG characteristics. This reduces the number securities in which the Fund can invest and there may as a result be occasions where it forgoes more strongly performing investment opportunities, potentially underperforming non-sustainable funds.



## Contact us

For more information about our range of products and services, please contact us.

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

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## Important information

For Professional Clients only, not suitable for Retail Clients.

The value of investments and the income from them may go down as well as up and is not guaranteed. Investors may not get back the amount invested.

Telephone calls may be recorded. For further information please see the Privacy policy notice at [www.rlam.com](http://www.rlam.com).

These ratings are provided by the third party providers and Royal London Asset Management do not accept any responsibility for their assessment. As a financial adviser you ultimately have responsibility for assessing the suitability of any product to investor needs.

Portfolio characteristics and holdings are subject to change without notice. This does not constitute an investment recommendation. For information purposes only, methodology available on request. Unless otherwise noted, the information in this document has been derived from sources believed to be accurate as of 31 December 2024. Information derived from sources other than Royal London Asset Management is believed to be reliable; however, we do not independently verify or guarantee its accuracy or validity.

RL Sustainable Corporate Bond Trust, RL Sustainable Managed Growth Trust, RL Sustainable Diversified Trust, RL Sustainable World Trust and RL Sustainable Leaders Trust are held within RLUM Limited Unit Trusts, which is an authorised unit trust scheme. The Manager is RLUM Limited, authorised and regulated by the Financial Conduct Authority, with firm reference number 144032.

The RL Sustainable Growth Fund and RL Global Sustainable Equity Fund are sub-funds of Royal London Equity Funds ICVC, an open-ended investment company with variable capital with segregated liability between sub-funds, incorporated in England and Wales under registered number IC000807. The Authorised Corporate Director (ACD) is Royal London Unit Trust Managers Limited, authorised and regulated by the Financial Conduct Authority, with firm reference number 144037.

The RL Global Sustainable Credit Fund is a sub-fund of Royal London Asset Management Funds plc, an open-ended investment company with variable capital (ICVC), with segregated liability between sub-funds. Incorporated with limited liability under the laws of Ireland and authorised by the Central Bank of Ireland as a UCITS Fund. It is a recognised scheme under section 264 of the Financial Services and Markets Act 2000. The Investment Manager is Royal London Asset Management Limited. Most of the protections provided by the UK regulatory system, and the compensation under the Financial Services Compensation Scheme, will not be available.

The Royal London Sustainable Short Duration Corporate Bond Fund is a sub-fund of Royal London Bond Funds II ICVC, an open-ended investment company with variable capital with segregated liability between sub-funds, incorporated in England and Wales under registered number IC001128. The Authorised Corporate Director (ACD) is Royal London Unit Trust Managers Limited, authorised and regulated by the Financial Conduct Authority, with firm reference number 144037.

For more information on the funds or trusts or the risks of investing, please refer to the Prospectus or Key Investor Information Document (KIID), available via the relevant Fund Information page on [www.rlam.com](http://www.rlam.com).

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