

0000/01/0000/000000000/553918(

OBO1_EN/643 Mrs Jayne Speakman 38A Villiers Crescent Eccleston St. Helens Merseyside WA10 5HW If you have any questions about your statement please give us a ring on

0345 605 7777

Mon-Fri 8am to 6pm excluding bank holidays.

We will not discuss your policy with anyone else, unless you give us permission first.



Your yearly endowment statement

Policy number: OB420079 Customer number: 41256262



Dear Mrs Speakman

Here's your yearly statement pack. We've included values based on different scenarios to help keep you updated on the performance of your policy. This is separate to your Mortgage Endowment Review letter.

Your endowment policy pays a lump sum when your policy matures or on the death of either of the lives covered if earlier.

This is personal to you and includes details of what your policy is worth

At the beginning of your statement we've shown your policy's key values with brief explanations. Later in your statement we provide more detail as well as explaining some of the terms we use.

We've also included the following leaflet online:

• 'A closer look at your investments' which gives you more information about the performance of your policy. This leaflet is available on our website royallondon.com/CIS-YWPP-23 or by scanning this code using your smartphone or tablet. In this document we also include a link to the Principles and Practices of Financial Management (PPFM) where you can find more information about the withprofits fund. We've put together a video with more detail at royallondon.com/rl-faq, which explains how our with-profits policies work.





Thinking of making a change? You might want to talk to a financial adviser first

If you don't already have a financial adviser, you can find one in your area at royallondon.com/find-a-financial-adviser/. Advisers charge for their services so you should confirm costs beforehand.

We're happy to provide your documents in a different format, such as Braille, large print or audio, please just ask us when you get in touch.

5th Floor, Churchgate House, 56 Oxford Street, Manchester M1 6EU royallondon.com