



**2026 BITC MEMBER
CONFERENCE**
28 JAN 2026 | LONDON

RESPONSIBLE BUSINESS: THE FOUNDATION FOR GROWTH

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Our shared environment, our shared prosperity

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Introduction to Royal London

The largest mutual life, pensions and investment company in the UK

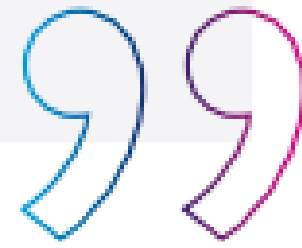


As a mutual, and without the short-term demands of shareholders, we can focus on the long-term for the benefit of our customers and their families.

Our Purpose guides our strategy, shapes our culture and informs our long-term response to trends that influence members, customers, intermediaries and society.



A future-ready economy is one that enables societal resilience to social, geopolitical and environmental shocks.



It ensures prosperous businesses, healthy people, a stable climate and thriving ecosystems that reinforce each other.



It builds energy and food security. Provides high-quality, affordable housing and secure, fairly-paid, and rewarding work to underpin long-term shared prosperity.



Applying a future-ready economy lens across the UK Government's Five Missions and within the Industrial Strategy is an opportunity to create long-term prosperity for communities and businesses across the UK.

Creating a Future Ready Economy

With input from more than 100 leaders from businesses, communities and experts, and analysis from the University of Exeter, the research explored how to ensure a fair and inclusive transition to an economy that is resilient to the escalating shocks caused by Earth's life support systems breaking down, concluding that:

In a volatile world, leaders from government, business and civil society need to work together to ensure the UK economy is future ready

Tackling social & environmental challenges creates opportunities to drive growth that builds resilience

The vision for a future-ready economy must be co-created, and use a range of indicators to measure progress

While businesses and communities can innovate, government needs to clear the way

Recommendations for Government:

- 1** Prioritise building a future-ready economy that is resilient to geopolitical, environmental and social shocks.
- 2** Catalyse private sector investment in building a future-ready economy through fiscal innovation.
- 3** Reframe the narrative around action on environmental challenges to focus on co-benefits.
- 4** Empower local economic development through devolution.
- 5** Strengthen the UK's international leadership by becoming a world leader in the future-ready economy.

Recommendations for Business:

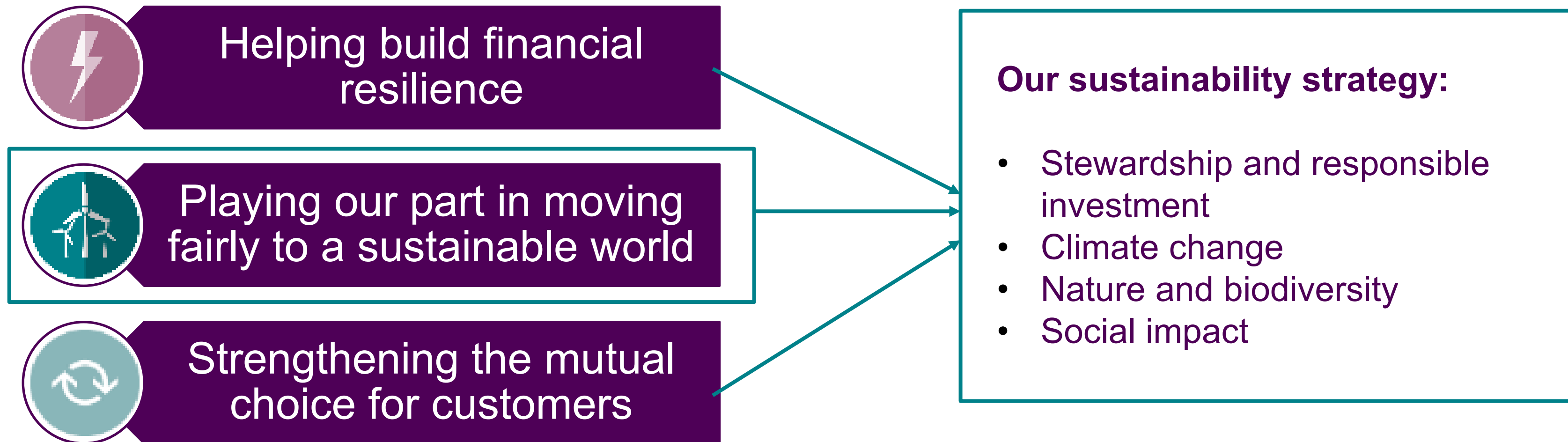
- 1** Embed action for a future-ready economy in your core strategy.
- 2** Co-create transition plans with stakeholders.
- 3** Invest in building resilience with the communities you serve.
- 4** Partner with the government in blended finance projects.
- 5** Lead with courage and transparency, sharing lessons and showcasing benefits.

Case study 1

Embedding sustainability into our strategy

Our Purpose sets the positive outcomes we want to achieve:

....which inform...



Case study 1

Developing a climate transition plan

We published our Climate Transition Plan in 2025, which sets out how we will meet our climate commitments. We work with our employees, customers, companies we invest in and our suppliers to deliver our plan.

Net zero in our operations

In our direct operations by 2030, and in our non-investment value chain by 2050

Net zero in our investments by 2050

Supported by developing climate-aware investment solutions

Engaging for change with companies, policymakers and our industry

Our commitments reflect where:

- Royal London can play a part in the net zero transition
- The most significant risks are to Royal London and our customers
- We can have the most material impact

Our commitments are based on the expectation that governments and policymakers will deliver on their commitments to achieve the goals of the Paris Agreement, and that the required actions don't go against our legal and regulatory obligations to our members and customers.

Discussion 1

10 minutes

1 Embed action for a future-ready economy in your core strategy.

- Make sure social inclusion, climate resilience, and nature recovery are properly recognised within business models, embedding responsible business to deliver against these priorities, not as an add-on.

2 Co-create transition plans with stakeholders.

- Involve employees, young people, supply chains and wider communities in developing transition plans. Move from top-down consultation to genuine co-design, ensuring benefits (e.g. warmer homes, lower bills, local jobs) are tangible and visible.

Q: What could resilience look like for your business?

Q: What's one thing your business is already doing to prepare for the future?

Case study 2

Our Changemakers programme

As well as engaging with our suppliers and the companies we invest in, Royal London has an active social impact strategy.

For the last five years, we have distributed **1%** of Royal London's profits back into society.

We do this by working with expert not-for-profit partners, identifying opportunities where our funding and collaborative approach will drive tangible impact.

Our Changemakers Programme

Finding innovative ways to help build people's financial resilience and support the fair transition to a sustainable world.

We have supported **12** different social enterprises focused on playing our part in moving fairly to a sustainable world. The range from community energy projects, retrofitting fuel-poor homes and education projects to help people from low-income urban communities participate in the move towards net zero.



Energise Barnsley

Enabling people on low incomes to access the benefits of renewable technology that they wouldn't otherwise be able to afford.



Pocket Forest

Reconnecting people with nature by bringing the environmental and mental health benefits of tree planting to nature-deprived communities.

Case study 2

Building on Changemakers - a new sustainability charity partnership

We identified the opportunity to find a charity partner whose work aligned with our Purpose and result in meaningful outcomes for climate nature and society.

From 2026, we have partnered with **Groundwork**, which focuses on:

1. **greening the built environment**, predominantly in deprived areas of urban UK
2. **connecting people to nature and building community resilience** to climate impacts and the transition.



Discussion 2

10 minutes

3 Invest in building resilience with the communities you serve.

- Support community wealth-building by using purchasing power to scale fair and sustainable practices across suppliers. Support SMEs and social enterprises to build their resilience to shocks and enable them to benefit from green growth opportunities. Help to enable democratic ownership of local assets, e.g. employee/community shares in renewable energy, retrofit, or nature-based projects.

Q: Who is your community, and who is most material?

Q: What's one thing you already do with communities to improve collective resilience, and one thing you could do next?



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