



Group Personal Pension Plan

Employee authorisation form

You'll need to complete this authorisation form if you'd like to join your employer's group personal pension plan. This plan is offered by Royal London and forms part of The Royal London Personal Pension Scheme (No2).

- Please use BLOCK CAPITALS when completing this form.
- You'll need to return your completed form to your employer.

1 | Your details

Name of your employer's group personal pension plan

Title Mr Mrs Miss Ms Other (please specify)

Forename(s)

Surname

Permanent residential address

 Postcode

Date of birth

Marital status

National Insurance number

I don't have a National Insurance number

Employment status Which statement best describes your employment status? If you receive more than one category of income you should tick the box that reflects your principle (main) source of income.

Employed Child under 16 In full-time education Self-employed

Pensioner Caring for one or more children under 16

Caring for a person aged 16 or over Unemployed Other

We'd like to keep in touch with you by email about your plan and any relevant developments to our service.

Email address

We may contact you by mail, phone, email or SMS either directly or through your approved financial adviser with further offers, promotions and information about our products and services that may be of interest to you. Please tick this box if you don't want to receive this information.

5 | Your beneficiaries

Please read this section carefully before choosing your option.

If you were to die at any time, we'd look to pass on any money you have in your plan. To help us do this, you need to follow these two simple steps.

Step 1 – Tell us how you'd like the money to be paid

You have two options over how you'd like us to pay any money in your plan on your death. Here we've set out the main differences between both – all you need to do is pick the option that feels right for you.

	Option 1 – At our discretion	Option 2 – At your direction
How would the money be paid on your death?	While we'd look to follow your exact wishes, we'd have the option to adjust who receives the money on your death if we felt it was appropriate to do so. For example, if your personal circumstances had changed since you last updated your death benefit nomination.	We're legally obliged to follow your exact wishes, even if your circumstances have changed at the time of your death.
Can my spouse choose to give the money to our children rather than take the savings themselves?	Yes, but we can only offer beneficiary drawdown as an option to people who are either dependants of yours or who you have named on the form below. So if your children aren't dependent on you, you'll have to name them below. You don't need to give them a proportion, but naming them allows them to have more flexibility when they come to taking your pension savings.	No
Would the money normally be subject to inheritance tax?	No	Yes
Can I change who I've nominated to receive the money if I die?	Yes, at any time.	Yes, at any time.
Can I change how I'd like the money paid if I die?	No – you can't change to Option 2.	Yes – you can change to Option 1 at any time.
Please tell us which option you'd like to choose	<input type="checkbox"/>	<input type="checkbox"/>

Step 2 – Tell us who your nominated beneficiaries are

Using the boxes below, tell us who you'd like to receive any money in your plan on your death – and in what proportion.

Full name	Connection to me	Proportion (%)
Total	N/A	100%

Need more space? Please tick the box and provide any extra nominations or additional information on a separate piece of paper. This should be signed, dated and attached to this form.

When we're notified of your death, we'll explain to your beneficiaries the different ways in which your pension savings can be paid to them. We only use their information to pay the pensions savings in the event of your death. Please make sure your beneficiaries are aware of how we use their information. Remember that when you're choosing your nominations, you can only choose who you want your pension savings to be paid to on your death - you can't choose who any remaining money can be paid to when your beneficiaries die.

6 | How we'll use your personal information

In this notice, we've included a summary of how we use your information. Our full privacy notice contains more detail on what we do with it, how long we keep it for, our lawful basis and your rights under data protection laws.

We use your information, which may be provided by you, through your adviser or from your employer, to set up and service your plan and meet our legal obligations, such as:

- setting up and administering your plan
- completing any requests or managing any queries or claims you make
- verifying your identity and preventing fraud. This is usually where we have a legal obligation.
- fulfilling any other legal or regulatory obligations
- sending you membership information and managing your membership rights.

We also use your information for other activities. Where we do this we need to have a legitimate interest. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. We use legitimate interests for:

- Researching our customers' opinions and exploring new ways to meet their needs – this helps us understand if customers have suitable products and improves the customer experience.
- Assessing and developing our products, systems, prices and brand – we combine your information with others' to check our products and prices are fair.
- Monitoring the use of our websites – see our cookie policy online.

If we lose touch, we'll use a trusted third party to find you and reunite you with your plan, if we can. We may also monitor and record phone calls for training and quality purposes.

Who sees and uses my personal information?

Certain employees of Royal London are given access to your personal information. We also share your information with other companies. We only use trusted third parties, such as:

- your employer, for example, they'll receive reports to help them help you;
- service providers, for example, mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies and data brokers, for example, Experian; and
- reassurers and medical agencies, if you need to claim under an ill health or similar benefit.

We make sure the use of your information is protected and we'll never sell your information.

Overseas transfers

Depending on the plan you have, some of your personal information might be processed outside of the European Economic Area (EEA). For more information see the full privacy notice on our website.

What are my rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If your details are incorrect or incomplete, you can ask us to correct them for you.

Erasure – You can ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we're using your information you have the right to object in some circumstances, including where we're using 'legitimate interests' (as mentioned above).

Direct marketing – You have a right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to restrict the use of your information in some circumstances.

Data portability – In some circumstances, you can ask us to send an electronic copy of your information.

If you wish to exercise any of these rights please contact us in writing:

How can I find out more?

You'll find the full notice at royallondon.com/privacynotice. Or you can call **0800 0858352** for a recorded version or if you want this in another format.

How to contact our Data Protection Officer

You can contact our Data Protection Officer by emailing GDPR@royallondon.com or by writing to **Royal London, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**

7 | Your declaration

Please read the declaration and then sign and date this form. If there's anything that you don't understand, you should speak to a financial adviser or Royal London.

I authorise my employer to:

- include me in their group personal pension plan;
- deduct contributions from my salary as instructed by me; and
- provide Royal London with information about me which is necessary to administer my plan, including relevant personal information. I confirm that I've read and understood the Privacy notice on the previous page.

I agree that in order to administer my plan, Royal London can:

- act upon reasonable instructions they receive on my behalf from my employer, any adviser appointed by my employer or my adviser and won't be responsible for any consequences of doing so; and
- disclose any necessary information to my adviser or any adviser appointed by my employer.

I accept that:

- I can join my employer's group personal pension plan without receiving financial advice or paying an adviser charge;
- if I want to receive financial advice regarding my plan and I agree a separate adviser charge with my financial adviser, I'll need to complete a separate adviser charge instruction form;
- my plan will be administered by Royal London as part of The Royal London Personal Pension Scheme (No2) and that my pension savings will be held by Royal London, the Scheme Trustee, on my behalf;
- details regarding my eligibility to join the scheme will be sent to me. If I'm not eligible, or if any of the information about me is incorrect, I'll notify Royal London immediately;
- it's a serious offence to make false statements to obtain tax relief on contributions and the penalties for doing so are severe and may lead to prosecution;
- if at any point I trigger the money purchase annual allowance, under any other pension plan then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- my plan documents may be sent to my financial adviser, or to any financial adviser appointed by my employer to be passed on to me;
- should Royal London demutualise within a period of three years from when they accept this application or receive the first contribution I won't be entitled to any compensation for loss of membership rights in respect of the contributions covered by this application;
- I'll be bound by the rules of The Royal London Personal Pension Scheme (No2) and the plan terms detailed in the **Group Personal Pension Plan booklet** and I agree to this. I understand that I'll receive a copy of the Plan booklet when my plan is set up however I can request a copy of the rules or Plan booklet at any time. If I don't understand any of the terms I'll contact a financial adviser or Royal London;
- I'll be responsible for any losses or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly provided by me or on my behalf either in this form or with respect to any benefits from my plan. I understand that this will only apply to information provided on my behalf, if I've been made aware that this information has been provided.

I confirm that:

- the total contributions I make to all registered pension schemes, won't be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I'm making regular or single contributions I confirm I'm under the age of 75 and that either I am, or have been, resident in the UK in the current tax year, or I have relevant UK earnings, or I'm a crown servant or a husband, wife or civil partner of a crown servant. As a result I'm eligible for tax relief on my contributions. If I cease to be such a person I'll notify Royal London by the later of:
 - 5 April in the year I am no longer entitled to tax relief
 - 30 days after the date I am no longer entitled to tax relief.

I confirm that the information and every answer I've provided in this application form is correct and complete to the best of my knowledge and belief, including any of those answers not filled in by me. I also confirm that I've read and accept the declaration and I wish to join my employer's group personal pension plan which forms part of The Royal London Personal Pension Scheme (No2).

Signature

Date

Please tick this box if you're signing this form as the legal guardian on behalf of the applicant.







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royallondon.com

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

All of our printed products are produced on stock which is from FSC® certified forests.

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