

Pension Portfolio (Core Investments)

Application form

Thank you for choosing a Pension Portfolio Plan with Royal London. You'll need to complete this application form to apply for your plan.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- Your Pension Portfolio Plan will be written under the provisions of the Pensions Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- You should only complete this form if you're applying for a Core Investments (Personal Pension) Plan. If in the future you want to make any additional contributions, add Self Investments or Income Release to your plan, you can do so by completing additional application forms. You can contact your financial adviser or Royal London for copies of our other application forms.
- If we receive a contribution before we're satisfied that we have all the information we need to apply it, we won't invest your contribution for the first 30 days. If after 30 days we have not received all the information we need to apply it, we'll invest your contribution in our default investment option.
- You should answer each question fully and accurately with your financial adviser. You should remember that your adviser is acting on your behalf not only by providing you with advice, but also regarding the completion of this form. If you need any further help completing this form you can contact us on **0345 60 50 050** (Mon-Fri, 8am – 6pm).
- If any of your personal circumstances change after you've completed this form and before your plan starts, you must tell us.
- If you're aged 55 or over and you want to take a cash lump sum from your plan, you'll need to complete our **Cash lump sum application form (2TA1405)**.
- If you're transferring an existing pension into your plan, one of the questions that you'll need to answer within this form refers to an 'insistent client'. This term is used when a client receives a recommendation from their adviser advising them not to proceed, yet they insist on going against this recommendation and continuing with the transfer.
- If you're intending to transfer an existing pension into your plan, you'll need to tell us in section 5 of this form if you have a Protected Pension Age (PPA) under the transferring scheme. **If you are making multiple contributions into your plan including a transfer payment with an individual PPA or if an individual PPA applies to only part of the transfer payment, a separate plan will be required if you want to keep the PPA entitlement. This is because transfer payments from schemes with an individual PPA must be ring-fenced in a separate plan with Royal London. Where a separate plan is required we will use the information provided in this form to set up that plan.**
- You should keep a copy of this application form and any additional forms you send to us. When your plan is set up, you'll receive a plan booklet detailing the terms and conditions of your plan. If you'd like to see a copy of the plan booklet now, you can request a copy from us at any time.
- Please read the checklist on the back page of this form to ensure you enclose all the relevant documentation. Then return your completed form to us at **New Business team, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**. If you're returning your form in an A4 window envelope, then you should read the additional instructions on the back page of this form.

2 Personal information

This section should be completed by all applicants.

Please include an Illustration showing the details and the terms you wish to proceed on.
Alternatively please tell us the illustration reference number in the box provided.

Title Mr Mrs Miss Ms Other (please specify)

Forename(s)

Surname

Date of birth

Sex Male Female

Marital status

National Insurance number

I don't have a National Insurance number

What age do you want to start taking your pension savings? Age

This is the age we'll project to on any plan illustrations or other relevant documents we send you. If the box is left blank, we'll use age 75. If you'd like to change this in the future, just get in touch.

Permanent residential address

Postcode

Previous permanent residential address

(If at current address for less than 3 years)

Postcode

Contact telephone number

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

Email address

Name of legal guardian
(if you're under age 18, or under 16 in Scotland).

Date of birth of legal guardian

Address of legal guardian

Postcode

3 Employment details

This section should be completed by all applicants.

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 Self-employed Child under 16 In full-time education Unemployed
Caring for one or more children under 16 Pensioner Caring for a person aged 16 or over
Other

You only need to complete the rest of this section if your employer is contributing to your plan.

Please tell us the name and address of your employer if you're employed, or the name and address of your business if you're self-employed.

Name
Address

 Postcode

4 Money purchase annual allowance (MPAA)

This section should be completed to let us know if you've previously triggered the MPAA.

You can find out more information about the MPAA within your [Core Investments key features document](#).

If you've triggered the MPAA by flexibly accessing your retirement savings after 6 April 2015 with us or any other provider please insert the date the first payment was made.

5 Contributions

The relevant parts of this section should be completed by all applicants to tell us what contributions are being made.

Part A: Your earnings

What are your yearly earnings? £

Part B: Regular contributions

What date do you want the regular contributions to start being collected?
(You can choose between the 1st and the 28th of the month.)

Please note if regular contributions are being made to your plan you'll also need to complete the Direct Debit Instruction on the following page. The first contribution we collect from your bank account will be at a later date than the date specified above. We'll then collect all future contributions on your chosen date in each subsequent month or year, as appropriate.

	Monetary amount		% of your earnings
Your contribution (gross amount)*	£ <input type="text"/>	or	<input type="text"/> %
Your employer's contribution (gross amount)	£ <input type="text"/>	or	<input type="text"/> %

* The amount we'll deduct from your bank account will be the net amount. This is because the contribution that you've entered above is the gross amount, made up of your net payment and tax relief which we'll claim from HM Revenue & Customs on your behalf. If you're an intermediate rate (Scottish taxpayers only), higher rate or additional rate taxpayer, you could be entitled to claim more tax relief through a self-assessment tax return or by contacting your local tax office. All contributions made by employers must be made gross of tax.

If you're making contributions to your plan as a monetary amount, please tick to let us know if the contributions are to remain level or increase? Please tick **one** box only.

Remain level Increase by RPI Increase automatically by % (max. 10%)

How will the regular contributions be made?

Monthly by Direct Debit Yearly by Direct Debit

5 Contributions continued

Please ensure that you complete, sign and date the **Direct Debit Instruction** below, before returning this application form. If your employer is contributing to your plan, please ensure that they complete the Direct Debit Instruction. Your financial adviser must also ensure that suitable customer identity verification for your employer is provided with this application form.

If your contributions are being collected from a commercial bank account we're required to collect evidence to verify payment details, so please include your company's bank statement with this application form. (We're able to accept a PDF version which can be emailed to Royal London). Please tick this box to confirm you've attached the bank statement.

The Royal London Mutual Insurance Society Limited

Instruction to your bank or building society to pay by Direct Debit



Please complete all of this form.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Name(s) of account holder(s)

Bank/building society account number

--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Service user number

9	9	0	1	3	6
---	---	---	---	---	---

Reference (internal use only)

--	--	--	--	--	--	--	--	--	--

Instruction to your bank or building society

Please pay The Royal London Mutual Insurance Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with The Royal London Mutual Insurance Society Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit The Royal London Mutual Insurance Society Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request The Royal London Mutual Insurance Society Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by The Royal London Mutual Insurance Society Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when The Royal London Mutual Insurance Society Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

5 Contributions continued

Part C: Single contributions

Your single contribution (gross amount) £

Your employer's single contribution (gross amount) £

Single contributions can be paid by bank transfer or cheque (which must be made payable to "Royal London"). If the single contribution is being made by:

- **Bank transfer**, you must add your **plan number as the reference number**. If you contact us using the telephone number on the first page of this application form, we'll confirm Royal London's bank details.
- **Cheque**, you must write your **name, date of birth** and **plan number** on the back of the cheque;

Regardless of whether you make your payment by cheque or bank transfer, you'll need to ensure you pay us the net amount. This is because the contribution that you've entered above is the gross amount, made up of your net payment and tax relief which we'll claim from HM Revenue & Customs on your behalf. If you're an intermediate rate (Scottish taxpayers only), higher rate or additional rate taxpayer, you could be entitled to claim more tax relief through a self-assessment tax return or by contacting your local tax office. All contributions made by employers must be made gross of tax.

Part D: Transfer payments

Please advise how many transfer payments are being paid to your plan

If you're transferring more than three plans, please photocopy this page for any additional plans, complete and attach it to this form. Tick this box if you're attaching additional sheets (these should be signed and dated).

If any transfer payment is coming from a company pension scheme or a statutory pension scheme, we'll only accept the transfer if it's been equalised in terms of Article 157 of the Treaty on the Functioning of the European Union.

Transfer payment 1

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme Transfer value £


Does this represent the full transfer value in the transferring scheme? Yes No


Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)? Yes No

Have you asked your financial adviser to arrange this transfer against their recommendation? (This is sometimes known as an 'insistent client' and there's more information about this in section 1). Yes No

Do you have a Protected Pension Age (PPA) under the transferring scheme? Yes No

If 'Yes', is your transfer payment being transferred as part of an Individual transfer or a Block transfer?

Individual transfer  If 'Individual transfer', do you want to keep your PPA? **Note: If you select 'No' you won't be able to change your mind in the future** Yes No

Block transfer  If 'Block transfer', please complete a **Block transfer form (65A32)**

What is your Protected Pension Age?

Is your transfer payment being transferred as part of a Block transfer to maintain tax-free cash protection? Yes No

If 'Yes', please complete a **Block transfer form (65A32)**.

Is your transfer payment as a result of a Pension Sharing Order? Yes No

5 Contributions continued

If 'Yes', is your transfer payment from any crystallised benefits?

If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

Is your transfer payment subject to an Earmarking Order?

If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

Transfer payment 2

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme

Transfer value

£

Does this represent the full transfer value in the transferring scheme?

Yes No

Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)?

Yes No

Have you asked your financial adviser to arrange this transfer against their recommendation?

(This is sometimes known as an 'insistent client' and there's more information about this in section 1).

Yes No

Do you have a Protected Pension Age (PPA) under the transferring scheme?

Yes No

If 'Yes', is your transfer payment being transferred as part of an Individual transfer or a Block transfer?

Individual transfer



If 'Individual transfer', do you want to keep your PPA?
Note: If you select 'No' you won't be able to change your mind in the future

Yes No

Block transfer



If 'Block transfer', please complete a **Block transfer form (65A32)**

What is your Protected Pension Age?

Is your transfer payment being transferred as part of a Block transfer to maintain tax-free cash protection?

Yes No

If 'Yes', please complete a **Block transfer form (65A32)**.

Is your transfer payment as a result of a Pension Sharing Order?

Yes No

If 'Yes', is your transfer payment from any crystallised benefits?

If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

Is your transfer payment subject to an Earmarking Order?

If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

5 Contributions continued

Transfer payment 3

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme

Transfer value

£

Does this represent the full transfer value in the transferring scheme?

Yes No

Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)?

Yes No

Have you asked your financial adviser to arrange this transfer against their recommendation?

(This is sometimes known as an 'insistent client' and there's more information about this in section 1).

Yes No

Do you have a Protected Pension Age (PPA) under the transferring scheme?

Yes No

If 'Yes', is your transfer payment being transferred as part of an Individual transfer or a Block transfer?

Individual transfer



If 'Individual transfer', do you want to keep your PPA?
Note: If you select 'No' you won't be able to change your mind in the future

Yes No

Block transfer



If 'Block transfer', please complete a **Block transfer form (65A32)**

What is your Protected Pension Age?

Is your transfer payment being transferred as part of a Block transfer to maintain tax-free cash protection?

Yes No

If 'Yes', please complete a **Block transfer form (65A32)**.

If 'Yes', is your transfer payment from any crystallised benefits?

If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

Is your transfer payment subject to an Earmarking Order?

If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland).

Yes No

6 Investment choice

This section should be completed by all applicants.

You can find full details about all your investment options in the [Pension investment options guide](#) and on our website at royallondon.com/pensioninvestments.

If you don't tell us where to invest your contributions, we may invest them in the RLP Deposit fund.

Our Investment Advisory Committee will regularly review our lifestyle strategies, including our Governed Range, and to ensure the aim of your selected strategy is maintained throughout the lifetime of your plan, we may adjust the asset allocation within your plan.

Please tick the investment option you'd like your plan invested in and then complete the relevant part using the full fund names where necessary. You should complete **one** part only.

- Governed Range Please complete Part A
- Fund range Please complete Part B
- Target Lifestyle Strategies Please complete Part C
- Flexible Lifestyle Strategy Please complete Part D

There may be other investment options available to you. Your financial adviser will be able to give you more information on these. If you're selecting an alternative investment option, you should write the name of your chosen option in the box below and then go to section 7.

Part A: Governed Range

If you'd like to invest in **one** of our Governed Portfolios or Governed Retirement Income Portfolios, please tick your chosen investment choice.

If you'd like to invest in **one** of our Governed Portfolios, then please tick the relevant box below:

- | | | |
|---|---|---|
| Governed Portfolio 1 <input type="checkbox"/> | Governed Portfolio 4 <input type="checkbox"/> | Governed Portfolio 7 <input type="checkbox"/> |
| Governed Portfolio 2 <input type="checkbox"/> | Governed Portfolio 5 <input type="checkbox"/> | Governed Portfolio 8 <input type="checkbox"/> |
| Governed Portfolio 3 <input type="checkbox"/> | Governed Portfolio 6 <input type="checkbox"/> | Governed Portfolio 9 <input type="checkbox"/> |

If you'd like to invest in **one** of our Governed Retirement Income Portfolios, then please tick the relevant box below:

- | | |
|---|---|
| Governed Retirement Income Portfolio 1 <input type="checkbox"/> | Governed Retirement Income Portfolio 4 <input type="checkbox"/> |
| Governed Retirement Income Portfolio 2 <input type="checkbox"/> | Governed Retirement Income Portfolio 5 <input type="checkbox"/> |
| Governed Retirement Income Portfolio 3 <input type="checkbox"/> | |

The default equity fund we use in each Governed Portfolio or Governed Retirement Income Portfolio is the RLP Global Managed fund. If you'd like to select alternative equity funds then please complete the table below. The percentage split must add up to 100%.

Fund name	Percentage (%)
Example – UK Equity	100%
Total	100%

If you'd like to invest in more equity funds then you should tick this box and provide the additional investment details on a separate piece of paper which should be signed, dated and attached to this application form.

6 Investment choice continued

Part B: Fund range

Please enter the name of the fund you'd like your plan invested in and whether the funds are to rebalance on a regular basis.

If you want your funds to rebalance, please tick one box below to confirm the rebalancing frequency and then complete the 'Fund name' and the 'Rebalancing' columns in the table. If you select rebalancing, the investment split must be the same across all contributions (i.e. regular contributions (RC), single contributions (SC) and transfer payments (TV)). Any investments in the Royal London With Profits fund cannot rebalance, however you can still invest in this fund alongside two or more funds that will rebalance.

Monthly Quarterly Half-yearly Yearly

If you don't want your funds to rebalance, you should leave the 'Rebalancing' column blank but fill out the rest of the table below. Please make sure the figures add up to 100%.

Fund name	Rebalancing (all contributions) %	RC %	SC %	TV %
Total	100%	100%	100%	100%

If you'd like to invest in more than 10 funds, then please tick this box and provide the additional fund details on a separate piece of paper which should be signed, dated and attached to this application form.

Part C: Target Lifestyle Strategies

If you'd like to invest in **one** of our Target Lifestyle Strategies, you'll need to tick **one** box within each of the sections below.

Please tick to confirm what you would like to target.



- Target cash
- Target annuity
- Target drawdown

Please tick to confirm your risk profile.



- Balanced
- Cautious
- Moderately Cautious
- Moderately Adventurous
- Adventurous

Please tick to confirm which lifestyle strategy* you would like to invest in.



- Lifestyle Strategy
- Tracker Lifestyle Strategy
- Active Lifestyle Strategy

* Please note that your targeted investment choice, your risk profile and your lifestyle strategy will affect how the name of the lifestyle strategy will appear on our online service.

6 Investment choice continued

For example, if you choose to target drawdown, you have a balanced risk profile and you're investing in a Tracker Lifestyle Strategy, this will appear on our online service as "Balanced Tracker Lifestyle Strategy (Drawdown)."

If you choose to target an annuity, you'll see "Annuity" within the name of your lifestyle strategy and if you choose "Cash", this will appear with just the strategy name.

Part D: Flexible Lifestyle Strategy

A Flexible Lifestyle Strategy allows you to create your own lifestyle strategy using our Governed Portfolios and target cash, an annuity or drawdown. Please select which option you would like to target:

Target cash

Target annuity

Target drawdown

Please choose the Governed Portfolio and the equity funds for terms 5, 10 and 15 years to retirement and we'll gradually switch your investment between these portfolios as you approach retirement. Please tick **one** Governed Portfolio for each term to retirement. If you have:

- more than 10 years to retirement you should tick one portfolio within each of the 15 years, 10 years and 5 year options; or
- between 5 and 10 years to retirement you only need to tick one portfolio in each of the 10 years and 5 year options; or
- 5 years or less to retirement you only need to tick one portfolio in the 5 year option.

15 years to retirement



Governed Portfolio 1

Governed Portfolio 4

Governed Portfolio 7

10 years to retirement



Governed Portfolio 2

Governed Portfolio 5

Governed Portfolio 8

5 years to retirement



Governed Portfolio 3

Governed Portfolio 6

Governed Portfolio 9

If you're targeting cash or an annuity, and you'd prefer to remain in your chosen five year portfolio until your chosen retirement age, then please tick this box.

If you're targeting drawdown, you'll need to tell us where you want your plan to invest until your chosen retirement age. You can choose to:

Remain in your chosen 5 year portfolio

Or invest in:

Governed Retirement Income Portfolio 1

Governed Retirement Income Portfolio 4

Governed Retirement Income Portfolio 2

Governed Retirement Income Portfolio 5

Governed Retirement Income Portfolio 3

The default equity fund we use in each Governed Portfolio is the RLP Global Managed fund. If you'd like to select alternative equity funds, then please tick this box and provide the additional investment details on a separate piece of paper which should be signed, dated and attached to this application form.

7 Death benefits

Please read this section carefully.

If you die before taking all your retirement savings under your plan, the value of your plan will be paid out in accordance with the rules of The Royal London Personal Pension Scheme (No 2).

We (Royal London, the administrator of the above scheme) will use our discretion when deciding who should receive the value of your plan in the event you die before taking all your retirement savings. You can use the table below to tell us who you would like your retirement savings to be passed onto. Any nomination is not legally binding but we'll seek to follow your wishes. We will however, make changes if we feel it is right to do so. For example if your personal circumstances had changed since you last updated your beneficiaries, such as divorce or separation. It's therefore very important that you let us know if you wish to change your nomination at any point.

By distributing the value of your plan in this way, it means that the payment will not normally be subject to inheritance tax.

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

Example table below

Full name	Connection to me	Proportion %
Mr John Sample	Spouse	33.34%
Miss Rachel Sample	Child	33.33%
Mr James Sample	Child	33.33%
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 completing this application form, you should discuss with a financial adviser other ways in which the value of your plan could be paid out. For example, you could direct us to make the payment to a named person. However, we would be legally bound by that nomination and if, at a later date your personal circumstances change and you forget to tell us, we would be legally bound to make the payment to the nominated named person that we hold on our records (which could, for example, be an ex-partner). The payment may also be subject to inheritance tax.

If you would like your death benefits to be paid in a different way, please make a request in writing.

When we're notified of your death, we'll explain to your beneficiaries the different ways in which pension savings can be paid to them. We only use this 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, you can't choose who any remaining money can be paid to when your beneficiaries die.

8 Privacy notice

This section should be read by all applicants.

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, 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 your 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.

8 Privacy notice continued

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 House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**.

9 Adviser charge instruction

Please complete this section if you want us to pay any agreed adviser charges to your adviser on your behalf

You should only complete the sections below for the charges you've agreed to pay.

- **Complete Part A** if you've agreed to pay an initial adviser charge.
- **Complete Part B** if you've agreed to pay an ongoing adviser charge.

Part A: Initial adviser charge

- If an initial adviser charge instruction is set up as a percentage of regular contributions, this will apply to any future increased regular contributions within the initial adviser charge period (up to maximum of 60 months/5 years).
- If you choose to pay an initial adviser charge as a percentage of each regular contribution, you should also specify how many regular contributions this should be paid for, up to a maximum period of 60 months/5 years.
- If you choose to pay an initial adviser charge as a monetary amount from your regular contributions, you should specify if this should be paid over as few contributions as possible or payable over a specified period, up to a maximum of 60 months/5 years. This will be paid at the same frequency the regular contributions are being paid.
- Initial adviser charges for single contributions and transfer payments will be paid as soon we receive the money.

Please tell us the initial charges you've agreed to pay.

	Monetary amount		Percentage charge
Transfer payments	£ <input type="text"/>	or	<input type="text"/> %
Single contributions	£ <input type="text"/>	or	<input type="text"/> %

What initial charge should be paid from regular contributions (complete one only)

A charge of % paid for a total of regular contributions

Or

£ spread over regular contributions Or as few payments as possible

9 Adviser charge instruction continued

Part B: Ongoing adviser charge

- Ongoing adviser charges for regular contributions can be paid as:
 - A percentage of all regular contribution savings
 - A percentage of each regular contribution
 - A combination of a percentage of the fund value plus a percentage of, or monetary amount from, each regular contribution
- We'll automatically pay ongoing adviser charges that apply to each regular contribution at the same frequency the regular contributions are being paid. If you're not paying regular contributions to your plan, you should select the agreed frequency at which the ongoing adviser charge should be paid.

A percentage of fund

If you want to pay a percentage of fund, please complete the relevant sections below

Please tell us the charges you've agreed to pay.

Transfer payments	A percentage of	<input type="text"/>	%
Single contributions	A percentage of	<input type="text"/>	%
Regular contributions	A percentage of	<input type="text"/>	%

These charges will be paid monthly.

A monetary amount on each contribution type

If you want to pay a monetary charge on each contribution type, please complete the relevant questions below.

Please tell us the charges you've agreed to pay.

Transfer payments	A monetary amount of	£ <input type="text"/>
Single contributions	A monetary amount of	£ <input type="text"/>
Regular contributions	A monetary amount of	£ <input type="text"/>

How often should the ongoing charge be paid?

Monthly Yearly

Would you like charges to increase each year?

Increases to adviser charge payments will be applied on the plan's anniversary date.

No In line with Retail Prices Index In line with Average Weekly Earnings

By a fixed percentage of % (max. 10%)

When would you like ongoing charges payments to start?

Ongoing charges will be paid straight away unless you tell us otherwise.

Straight away or after payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration unless you tell us otherwise.

Plan duration or after payments

9 Adviser charge instruction continued

Percentage of each regular contribution

If you want to pay a charge that's a percentage of each regular contribution, please complete this section.

A percentage charge of %

Charges that apply to each regular contribution will be paid at the same frequency the regular contribution is paid.

When would you like ongoing charges payments to start?

Ongoing charges will be paid straight away unless you tell us otherwise.

Straight away or after payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration unless you tell us otherwise.

Plan duration or for payments

10 Declaration

You should read and sign this section. If there's anything that you don't fully understand you should speak to your financial adviser or Royal London.

I confirm that:

- the total contributions I make to any 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 a relevant UK individual, as defined in sections 188 and 189 of the Finance Act 2004, because 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 employee or a husband, wife or civil partner of a crown employee. As a result I'm eligible for tax relief on my contributions. If I cease to be entitled to tax relief I'll notify Royal London by the later of:
 - 5 April in the tax year I am no longer entitled to tax relief
 - 30 days after the date I am no longer entitled to tax relief.
- this is my application for a Pension Portfolio Plan which I accept will be administered by Royal London;
- if I've taken retirement savings from any pension arrangement, with the current or any other pension provider, in a way which means I'm subject to the money purchase annual allowance (MPAA), I've supplied the date the MPAA first applied to me in section 4 of this application form.

I authorise Royal London to:

- accept any reasonable instructions regarding my plan from any financial adviser appointed by me as if the instructions were given by me directly. I accept that Royal London cannot be held responsible for any consequences of relying on these instructions;
- disclose information concerning my plan, including any adviser charges, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my plan, I accept that I can inform Royal London of this by writing in the way described in section 8 of this application form;
- deduct any adviser charges that are detailed in section 9 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed within this form.

I accept that:

- by applying for my plan, I'm applying for membership of The Royal London Personal Pension Scheme (No2) which is managed and administered by Royal London. I accept that my plan will be administered in accordance with the rules of that scheme and I can ask for a copy of these rules at any time;
- Royal London will store and use personal information about me, including sensitive information such as health details, in the way described in section 8 of this application form;
- the information detailed within this form will be used to structure my investments and provide retirement savings under my plan; the terms of my plan are detailed within the plan booklet. Although I'll receive a copy of this when my plan is set up, I can request a copy at any time;
- 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;
- if I've agreed that adviser charges will be deducted from my plan in return for the advice and services I've received from my financial adviser, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 9 of this application form; and
 - any adviser charges I agree with my financial adviser are a matter between me and my financial adviser and Royal London won't get involved with any dispute I may have with my financial adviser regarding the adviser charges;
 - it is my financial adviser's responsibility to discuss any agreed adviser charges with me and to explain the impact they could have on my plan. Details of how these will be deducted are detailed in my plan booklet;
 - if I've agreed my financial adviser will receive an adviser charge either as a percentage of the contributions or as a percentage of the fund, this adviser charge instruction will also apply to future contribution increases or new contributions of the same type that I make to my plan, unless I tell Royal London otherwise. However (i) if I choose to make a single contribution to my plan and more than 24 months has passed since I made my last single contribution, I accept Royal London will require a new adviser charge instruction, and (ii) if I wish to make a transfer payment to my plan, I accept that Royal London will require a separate instruction to confirm the amount of adviser charge that should be deducted from my plan each time;

10 Declaration continued

- if I want to change an agreed adviser charge instruction, I'll need to provide Royal London with a new instruction;
- if I change my financial adviser I should let Royal London know as soon as possible. In such circumstances, Royal London will continue to pay any outstanding initial adviser charge to my previous adviser. I also accept that if I want to pay an adviser charge to a new financial adviser I will need to provide Royal London with a new adviser charge instruction;
- if Royal London stops making adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying an adviser charge to my financial adviser or if I cancel my plan within the cancellation period, I may remain liable to reimburse my financial adviser for the cost of the advice and services provided to me. I should check the terms of my agreement with my financial adviser in this event;
- if I make regular contributions to my plan and I decide to cancel my plan within the cancellation period, Royal London will refund my regular contributions including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London won't refund any adviser charge payment that has been made to my adviser;
- any adviser charge that I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London;
- my plan documents may be sent to my financial adviser to be passed onto me and if I don't receive these, or if I have any questions regarding my plan or my plan documents, I should speak to my financial adviser or Royal London;
- I won't be able to cash-in, assign, or take as a lump sum, any pension bought by my plan except as allowed by Part 4 of the Finance Act 2004 (as amended);
- should Royal London demutualise within a period of 3 years from the later of the date that this application form is accepted by Royal London, or the date they receive the first contribution paid under this application, I won't be entitled to any compensation for loss of membership rights in respect of the contributions covered by this application;
- if I'm making an individual transfer payment from a scheme with a Protected Pension Age (PPA), and I have told Royal London in Section 5 of this form that I don't want to keep the PPA entitlement, my decision is final and I won't be able to change my mind at any point in the future.
- Royal London will only accept a transfer from an occupational pension scheme or statutory pension scheme where:
 - the benefits have been equalised under Article 157 of the Treaty on the Functioning of the European Union so the benefits for both men and women will be treated the same, and
 - where the transfer value from my previous pension plan is at least equal to the value of any guaranteed minimum pension (GMP) that applied to my previous plan (if applicable).

I also accept that Royal London is not liable for any shortfall if the amount my previous pension provider transfers does not meet either or both of the above criteria.

- Royal London won't accept a defined benefit transfer unless advice has been provided by a financial adviser that has the appropriate pension transfer advice permissions.
- if I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I have provided all of the details about this transfer payment in section 5 of this application form. Any transfer payment I make will be subject to the rules of The Royal London Personal Pension Scheme (No2) and by making this transfer payment I declare the following:

My declarations to the current provider(s) where my transfer payment is coming from:

- I authorise, instruct and apply to the current provider(s) to transfer sums and assets from the plan(s) as listed in section 5 of this application form directly to Royal London and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise Royal London, the current provider(s), any contributing employer and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Royal London.
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Royal London as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 5 of this application form where the whole plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

10 Declaration continued

My declaration to Royal London and the current provider(s) that my transfer payment is coming from:

- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Royal London and the current provider(s) may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

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 those answers not filled in by me. I also confirm that I've read **and accept** the declaration.

If you're under 18 (16 in Scotland) your legal guardian must sign the declaration below.

Signature

Date

It's a serious offence to make false statements in order to obtain tax relief on contributions. The penalties are severe and could lead to prosecution.

In order to protect our customers, we may have to verify your identity, or the identity of certain individuals connected to this plan. We'll do this electronically to make things easier for you.

If you'd prefer we don't do this check electronically, please provide 2 pieces of identification (e.g. passport or driving licence and utility bill) with this application form. If you don't provide this evidence, then we'll take this as your acceptance and proceed with the electronic checks.

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 interest you. Please tick this box if you don't want to receive this information.

11 Customer identity verification

This section should be completed by your financial adviser.

As an FCA regulated firm, you'll need to complete this section in accordance with who this plan is being set up for. If this plan is being set up for an individual and the contributions are being paid:

- From their own bank account, or it's a pension transfer from another pension plan, then you only need to read and sign Part C.
- By another person on their behalf, then you'll need to complete Part A and Part C for each person contributing to the plan. Please note if your client lives abroad we may need more information (i.e. passport and a utility bill).
- By a company, then you'll need to complete Part B and Part C below for each company contributing to the plan.

If the contributions are being paid by more than one company, then you can either attach completed photocopies of this part of this form, or you can complete our separate **Confirmation of verification of identify certificate form (CVIC)**.

Please note that you cannot use this form to verify the identity of an individual if you've relied on a permitted exemption defined within the Joint Money Laundering Steering Group (JMLSG) guidance. All signatures must be original or an electronic equivalent and if necessary, we can request a copy of the evidence used to verify the identity of your client.

Part A: Third party payer details

Full name	<input type="text"/>
Current home address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Previous home address (If at current address for less than 3 years)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Relationship to applicant/ planholder	<input type="text"/>

Part B: Business details

Please confirm the company type

Sole trader <input type="checkbox"/>	Partnership <input type="checkbox"/>	Limited liability partnership <input type="checkbox"/>	Limited company (PLC/Ltd) <input type="checkbox"/>	Trust <input type="checkbox"/>	
Charity <input type="checkbox"/>	Church <input type="checkbox"/>	Club <input type="checkbox"/>	Society <input type="checkbox"/>	Local authority <input type="checkbox"/>	Government department <input type="checkbox"/>

Other (please specify)	<input type="text"/>
Full name of business	<input type="text"/>
Nature of business (If a trust, nature, purpose and objectives of the trust)	<input type="text"/>
VAT number	<input type="text"/> Company or other registered number <input type="text"/>
Name of regulator (if applicable)	<input type="text"/>
Date of incorporation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Registered office/ business address	<input type="text"/> <input type="text"/>
Principle place of business (if different from above)	<input type="text"/>
Country of jurisdiction	<input type="text"/>
Relationship to applicant/ planholder	<input type="text"/>

11 Customer identity verification continued

Please list below the full details of the board of directors/equivalent managing body/all trustees and the beneficial owners (any individual that holds a 25% or more share or control). If there are more than four individuals please photocopy this page, complete and attach it to this form. These should be signed and dated.

Key individual 1

Full name	<input type="text"/>		
Role	<input type="text"/>	Share %	<input type="text"/>
Current home address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Previous home address (if lived at current address for less than 3 years)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

Key individual 2

Full name	<input type="text"/>		
Role	<input type="text"/>	Share %	<input type="text"/>
Current home address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Previous home address (if lived at current address for less than 3 years)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

Key individual 3

Full name	<input type="text"/>		
Role	<input type="text"/>	Share %	<input type="text"/>
Current home address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Previous home address (if lived at current address for less than 3 years)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

11 Customer identity verification continued

Key individual 4

Full name	<input type="text"/>		
Role	<input type="text"/>	Share %	<input type="text"/>
Current home address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Previous home address (if lived at current address for less than 3 years)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>

Part C: Declaration

I confirm that:

- (a) the client information provided within the Personal information section of this application form is correct;
- (b) the evidence I have obtained to verify the identity of the client meets the requirements of the EU Anti Money Laundering legislation, and
- (c) this meets or exceeds the requirements guidance for standard evidence within the guidance for the UK Financial Sector issued by Joint Money Laundering Steering Group (JMLSG)
- (d) any individuals listed in this form have been informed that Royal London may carry out additional searches using trusted agencies for ID authentication and fraud prevention purposes. More information on how we use their data can be found at royallondon.com/privacy
- (e) copies of the underlying evidence taken in relation to the verification of the client's identity will, in the event of any enquiry from you (or from UK law enforcement agencies, regulators under court order or relevant mutual assistance procedure), be made available.

Full name of regulated firm	<input type="text"/>		
FCA reference number	<input type="text"/>		
Signed	<input type="text"/>	Name	<input type="text"/>
Position	<input type="text"/>	Date	<input type="text"/>

12 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm

Adviser's name

Email address

FCA reference number

Royal London agency number*

*This is the agency number the plan will be keyed under.

Please confirm what type of advice you're providing to your client

Independent

Restricted – Single-tied

Restricted – Whole of market

Simplified

Restricted – Multi-tied

Please tell us the name of the Royal London pension sales consultant you normally deal with in the box.

You should only sign the below if your client is transferring a plan that includes 'safeguarded benefits'.

If there's a transfer and conversion of valuable benefits, sometimes known as 'safeguarded benefits', for example, a defined benefit transfer, as part of this application please confirm below that your firm has the appropriate permission.

On behalf of the adviser firm above I confirm that we have the 'advising on pension transfers and pension opt outs' permission and the advice was provided or checked by a Pension Transfer Specialist.

Name

Signature

Date

Returning this form

**New Business team
Royal London House
Alderley Park
Congleton Road
Nether Alderley
Macclesfield
SK10 4EL**

Returning this form: If you're using an A4 window envelope to return your completed application form then insert the completed form into the envelope, ensuring the address to the left is clearly visible in the envelope window.

Checklist

Please tick to confirm what additional documentation you're enclosing with your application form.

Transfer discharge form or letter of authority.

(You'll need to supply this if you're applying any transfer payments to your plan and are not using Origo. If you're using our Origo system, there's no need to include this form.)

Money laundering – Confirmation of verification of identity certificate (CVIC).

(Please refer to the Customer identity verification section of this application form.)

If you can ensure that all the relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible.



Royal London
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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