



Talisman Group Pension Plan

Additional investments application form

You'll need to complete this application form to apply additional investments to your existing Talisman Group Pension Plan.

Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when filling in your answers.
- You should only complete this form if you have an existing Talisman Group Pension Plan and you would like to start or increase your regular payments and/or apply a single payment or transfer payment to your plan.
- Talisman Group Pension Plans are written under the provisions of Part 4 of the Finance Act 2004 (as amended).
- You should answer each question fully and accurately with you 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 you're making a single payment or regular payments to your plan for the first time, to satisfy the UK Money Laundering Regulations, you'll need to complete section 6. Please ensure the documents you attach are certified copies.
- If we receive a payment before we are satisfied that we have all the information we need to apply it, we'll not invest your payment 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 payment as detailed in the terms and conditions of your plan.
- If any of your personal circumstances change after you have filled in this form and before your additional investment starts, you must tell us.
- You should keep a copy of this application form and any additional forms you send to us. When you took out your plan, you'll have received a copy of the terms and conditions for your plan. You can request a further copy of these from us at any time.
- Your completed form should be sent to us at **New Business team, Royal London, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL.**

1 Checklist

This section should be completed before returning this application form.

Please use the checklist below to let us know what additional documentation you are enclosing with this application form. Any missing documentation may result in a delay.

The following document is required:

Illustration showing the details and the terms you wish to proceed on. ☐

The following documents may be required:

Transfer discharge form or letter of authority. ☐
(You'll need to supply this if you're applying any transfer payments to your plan)

Block transfer form ☐
(You'll need to supply this if any transfer payments you are paying into your plan are part of a block transfer)

Pension Sharing or Earmarking Order and Decree Absolute or Decree of Divorce ☐
(You'll need to supply this if any transfer payments you are paying into your plan are as a result of a Pension Sharing Order or subject to an Earmarking Order)

Other (please specify) ☐

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

2 Personal information

This section should be completed by all applicants.

Name

Plan number

Name of scheme

Scheme number

If there has been a change to any of your personal details, for example your address or your employment status has changed and you've not previously told us, please complete the table below and we'll update your details.

Type of change	Details

3 Payments

Please complete this section to let us know what additional investments are being made to your plan.

What are your yearly earnings? £

Part A: Your other pension plans

Have you previously triggered the money purchase annual allowance (MPAA)?

Yes ☐ No ☐

If 'Yes', when was this triggered?

You can find out more information about the MPAA in your [Talisman Group Pension Plan key features document](#).

Part B: Regular payments

Do you want to start making regular payments to your plan for the first time?

Yes ☐ No ☐

Do you want to increase regular payments to your plan?

Yes ☐ No ☐

What date do you want to start/increase your payments from?

What payments do you/your employer want to make to your plan?

If you're making regular payments to your plan for the first time, or if you're increasing your regular payments, you'll need to tell us the new **total** (gross) payment that you/your employer would like to pay.

(a) In which month do you want the increase to your current regular payments to start?

(b) Regular payments

	Monetary amount	% of your earnings		Yearly earnings
Your new total payment (gross amount)*	£	or %		£
Your employer's new total payment (gross amount)	£	or %		

*The amount taken from your employer's payroll will be less than the gross amount. This is because the new total payment 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 a higher rate taxpayer, you'll need to claim your additional tax relief through your tax return. All payments made by employers must be made gross of tax.

(c) Tiered payments

Are your payments to follow a tiered payment structure?

Yes ☐ No ☐

If yes, are you aware of the contractual increases contained in the tiered payment structure?

Yes ☐ No ☐

Do you want to make payments in addition to those payable under the tiered payment structure?

Yes ☐ No ☐

If yes, the rates are % of earnings or £ per month (gross)

Part C: Single payments

Your single payment (gross amount) £

Your employer's single payment (gross amount) £

Single payments can be paid by cheque which must be made payable to 'Royal London'. If you're paying a single payment to your plan, please ensure that you write your name and date of birth clearly on the back of the cheque. Your cheque should be made out for the net amount. This is because the payment 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 a higher rate tax payer you'll need to claim your additional tax relief through your tax return. Any single payment made by employers must be made gross of tax.

3 Payments continued

Part D: Transfer payments

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

If you are transferring from more than one plan, please tick this box and then photocopy this page and complete it with the details of any additional plans. Please ensure you sign and date each additional sheet and attach them to this application form.

☐

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 141 of the Treaty of Rome.

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 being transferred as part of a block transfer?

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

Yes

☐

No

☐

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

☐

4 Investment choice

This section should be completed if you wish to indicate a change of investment choice, in respect of your new or increased payments.

If your plan is currently invested in a Retirement Investment Strategy your new or increased payments must follow the same investment choice as your current payments. Otherwise, you can select different funds for your new and/or increased payments. If you want to invest your new and/or increased payments in a Retirement Investment Strategy, and you are not currently invested in that strategy, you will also need to change your current investment choice. This is because the Retirement Investment Strategy must apply to all of your investments.

You can change your current investment choice at any time by using our [change of investment form \(2TA0105\)](#).

You should tick one option only below and then complete the relevant part.

I would like to:

Invest in individual funds from the fund range ☐ Please now complete Part A only

Invest in a Retirement Investment Strategy ☐ Please now complete Part B only

Part A: Revised investment choice

You can choose to invest your new or increased payment types in different funds. You can also choose to invest your existing regular payments in your new investment choice as well. Please choose one of the options below.

I want this new investment choice to be applied to:

The new or increased payments only ☐ or Existing regular payments as well ☐

Fill in the names of the fund managers, the names of the funds and the percentage amounts for each payment type in the table below – regular payments (RP), single payments (SP) and transfer payments (TV). This may include some of the funds that you are already invested in. Please ensure you use the full names of the funds as used in the fund information section on our website at [royallondon.com](#).

I want the payments to be invested in the following fund(s) and in the percentage amounts shown in the table below.

Fund manager	Fund name	RP %	SP %	TV %
Total	100%	100%	100%	100%

Part B: Retirement Investment Strategy

Please select one of the following Retirement Investment Strategies:

Balanced Retirement Investment Strategy ☐

Cautious Retirement Investment Strategy ☐

Opportunity Retirement Investment Strategy ☐

5 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm	
Adviser's name	
Telephone number	
Email address	
FCA reference number	
Royal London agency number	

6 Customer identify verification

Please complete this section if you are applying a single payment or regular payment to your plan for the first time.

When you joined your employer's group pension plan, as your regular payments were not being paid directly from you (and no single payments were made by you), we did not need to carry out a verification check. As you are now applying to pay regular payments and/or single payments to your plan, to satisfy the UK Money Laundering Regulations, we need to carry out a verification check before we can apply your payments. Please complete Part A or Part B as appropriate.

Part A

Please tick to confirm which one of the following Government documents you'll attach to this form. All of the documents listed here will show your full name, your photograph and either your residential address or your date of birth.

Government documents	Please tick
Valid passport	☐
Valid photo card driving licence	☐
National identify card	☐
Firearms certificate	☐
Identify card issued by the electoral office for N.I.	☐

Part B

If you cannot provide any of the documents from Part A, you can send us a certified copy of a document from each of the lists below. The Government documents shown within list 1 will include your full name and the documents shown within list 2 will include your residential address or your date of birth. Please tick to confirm which documents from list 1 and list 2 you'll attach to this application form.

Government documents – list 1	Please tick
Valid paper copy of a full driving licence	☐
Recent evidence of entitlement to a state local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension or other educational grant	☐

Government documents – list 2	Please tick
Current council tax demand letter or statement	☐
Current bank statement or credit/debit statement issued by the regulated financial sector firm in the UK or EU (not an internet printed copy)	☐
Utility bill (not an internet printed copy)	☐

6 Customer identify verification continued

You'll need to ensure that the documents you send to us are certified copies. Documents can be certified by a professional or regulated person (covered by the money laundering regulations) or someone who is from a Government department. We may choose to contact the person who is certifying your documents.

People with the following occupations can certify your documents:

- UK lawyer
- An authorised financial intermediary
- Teacher
- Minister of religion
- Accountant
- Doctor
- Post master or sub post master
- Banker

7 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.
- Marketing and communications – To send you information about your products and other products you may be interested in.

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.

7 Privacy notice continued

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.

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**

8 Declaration

All applicants should read this section carefully. If there is anything that you do not fully understand you should speak to your financial adviser or Royal London.

1. I have read this declaration and submit this application for additional investments which are detailed in section 3 to be applied to my plan.
2. I remain bound by the Rules of The Royal London Personal Pension Scheme (No2) and by the terms and conditions for the Talisman Group Pension Plan which I can request a copy of at any time. I understand the importance of reading these terms carefully and referring any questions which I may have to my adviser or to Royal London.
3. I understand that the information I have supplied on this application form will be used to structure my investments and provide benefits under my plan. I understand that if I have not advised you of my choices in section 4 of this application form then you will invest my payments as per the procedures outlined in the terms and conditions for the Talisman Group Pension Plan.
4. I understand that I will not 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).
5. I agree that should tax become payable because I have provided incorrect information in section 3 of this application form, then I will pay any tax or penalty as may be imposed by HM Revenue & Customs or reimburse Royal London for any such tax or penalty paid by them in respect of my plan.

8 Declaration continued

6. I authorise you to disclose all information in respect of my plan to my financial adviser including any subsequent financial adviser as appointed by me from time to time. I understand that my financial adviser will have access to all the information in respect of my plan on request, unless I object to this by writing to: Royal London, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL. If I do object, my financial adviser will have access restricted to information necessary to administer my plan.
7. I understand that you are entitled to treat reasonable instructions regarding my plan received from my financial adviser as though such instructions were made by me direct, and that accordingly Royal London cannot be held responsible for the consequences of relying upon such instructions.
8. I understand that the total regular and single payments I make to all of my pension plans, will not be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I am making regular or single payments I confirm I am 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 am a crown servant or a husband, wife or civil partner of a crown servant. As a result I am eligible for tax relief on my payments. If I cease to be such a person I will notify Royal London immediately.
9. I confirm that if I have taken benefits from my pension arrangement, with the current or any other pension provider, in a way which means I am subject to the money purchase annual allowance (MPAA), I have supplied the date the MPAA first applied in section 3.
10. I understand that if at any point I trigger the MPAA under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger.
11. I understand that if I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I have provided all of the transfer payment details within this application form. Any transfer payments I make will be subject to the rules of The Royal London Personal Pension Scheme (No2). By making this transfer payment, I declare the following:

My declarations to the administrator of the scheme(s) where my transfer payment is coming from:

- I authorise and instruct you to transfer funds from the plan(s) listed in section 3 directly to Royal London. Where you have asked me to give you any original plan document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/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 given by me, or on my behalf, either in this form or with respect to benefits from the plan.
- I authorise you to release all necessary information to Royal London to enable the transfer of funds to Royal London.
- I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.
- If an employer is making payments to any of the plans listed in section 3, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).
- Where the payment(s) made to Royal London represent(s) all of the funds under the plan(s) listed in section 3, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
- Where the payment(s) made to Royal London represent(s) part of the funds under the plan(s) listed in section 3, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

My declarations to Royal London and the administrator of the scheme(s) that my transfer payment is coming from:

- I promise to accept responsibility in respect of any claims, losses and expenses that Royal London and the administrator of the transferring scheme(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

I confirm that the information I have provided in this application form is true to the best of my knowledge and belief, I have read the declaration and every answer, including those answers not filled in by me, is correct.

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

Signature

Date

D	D	M	M	Y	Y	Y	Y
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It is a serious offence to make false statements in order to obtain tax relief on your payments. The penalties are severe and could lead to prosecution.



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.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.