Group Personal Pension Plan

Additional contribution application form

You'll need to complete this application form to apply an additional regular contribution and/or single contribution to your existing Retirement Solutions Group Personal Pension Plan with Royal London.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this application form.
- You'll need to complete this form if you're applying an additional regular contribution and/or a single contribution to your existing plan.
- If in return for the advice and services you've received on your additional regular and/or single contribution, you've agreed that an adviser charge payment will be deducted from your plan, you'll also need to complete a separate **Adviser charge instruction form**.
- If you want to apply a transfer payment to your plan, you'll need to complete one of our **Group Personal Pension Plan Transfer payment application forms.**
- If you're making a single contribution to your plan, 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 contribution before we're satisfied that we have all the information we need to apply it, we'll not 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 as detailed in the **Group Personal Pension Plan booklet**.
- You should keep a copy of this application form and any additional information you send to us. You can request a copy of the completed application form and the Plan booklet detailing the terms and conditions of your plan at any time.
- If there's anything you don't understand you should speak to your financial adviser or Royal London.

2 Plan details

Please complete this section with your details.

Name of your employer's group pension plan

Your employer's group pension plan number | **Your plan number**

Forename(s) | **Surname**

3 Contributions

Please complete this section with the contribution details for your plan.

Part A: Your other pension plans

If you're over 55 and have taken retirement savings from another pension plan you need to tell us as this may trigger the money purchase annual allowance (MPAA).

If you've previously triggered the MPAA with us or any provider please insert the date the first payment was made. D D M M Y Y Y Y

You can find out more information about the MPAA within the **key features document for your employer's group personal pension plan**, which can be found in your plan documentation.

Part B: Regular contributions

When would you like your regular contributions to increase from? D D M M Y Y Y Y

If you're increasing your regular contributions to your plan, you'll need to tell us the total gross amount that is to be paid. Your employer/group personal pension plan sponsor will deduct your contribution from your net salary and pay it to us. We'll then claim tax relief at the basic rate from HM Revenue & Customs and pay it to your plan. If you pay income tax over the basic rate, 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.

Your contribution % of pensionable salary or £ per month (gross)

Your employer's contribution % of pensionable salary or £ per month (gross)

Part C: Single contributions

If you're making a single contribution to your plan, you'll need to tell us the total gross amount that is to be paid. We'll then claim tax relief at the basic rate from HM Revenue & Customs and pay it to your plan. If you pay income tax over the basic rate, 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 a single contribution is to be made to your plan, how much do you and/or your employer wish to pay?

Your contribution £ (gross) **Your employer's contribution** £ (gross)

4 Investment choice

Please complete this section with your investment choice.

You can find full details about your investment options in the **Pension investment options guide** and at **yourplan.royallondon.com**

If your plan is invested in a lifestyle strategy (including a Flexible Lifestyle Strategy, a Target Lifestyle Strategy or a Retirement Investment Strategy) or a portfolio (including a Governed Portfolio or Managed Strategy), your additional regular and/or single contribution must follow the same investment choice.

If your plan is invested in individual funds, we'll automatically invest your additional contribution according to your most recent investment instruction. If you would like to choose different individual funds for your additional regular and/or single contribution, please complete the table below. Please make sure the figures in the table add up to 100%.

If your plan is already invested in individual funds which you have requested to rebalance, any new funds you select here will also rebalance. For more information on rebalancing, please speak to your financial adviser.

If you're choosing different individual funds for your additional regular contribution and/or single contribution and you'd like your existing contributions to also invest in these funds, please tick this box. ☐

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

Fund name	Regular contribution (%)	Single contribution (%)
Total	**100%**	**100%**

5 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm	
Adviser's name	
Royal London agency number	

6 Customer identity verification

Please complete this section if you are applying a personal, single contribution to your plan.

If you're making a personal, single contribution to your plan, please complete Part A or Part B.

When you joined your employer's group pension plan, as your regular contributions were not being paid directly from you, we didn't need to carry out a verification check. As you are now applying a personal, single contribution to your plan, and to satisfy the UK Money Laundering Regulations, we need to carry out a verification check before we can apply the single contribution.

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 identity card	
Firearms certificate	
Identity card issued by the electoral office for N.I.	

Part B

If you can't provide any of the documents from Part A, you can send us 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)	

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 How we'll use your information

Please read this section carefully.

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
- reinsurers 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.**

8 Declaration

Please read this section carefully and then sign and date it.

- I confirm that this application form is to apply an additional regular contribution and/or a single contribution to my existing plan that is detailed in section 2 of this form.
- I accept that any additional contributions I make to my plan will be subject to the rules of The Royal London Personal Pension Scheme (No2).
- 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; and
  - 30 days after the date I am no longer entitled to tax relief.
- I accept that if at any point I trigger the money purchase annual allowance (MPAA) under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger;

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** D D / M M / Y Y Y Y

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 is as your acceptance and proceed with the electronic checks.

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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.