Group Stakeholder 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 Solution Group Stakeholder 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 you want to apply a transfer payment to your plan, you'll need to complete the **Group Stakeholder Pension Plan Transfer payment application form.**
- 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 are 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 Stakeholder 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.

2 Your 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 benefits from another pension plan you need to tell us as this may trigger the money purchase annual allowance (MPAA).

Have you previously triggered the money purchase annual allowance? Yes No

If 'Yes', when was this triggered? 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 stakeholder pension plan.**

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 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 can claim the extra tax relief though your self-assessment tax return.

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/retirement**

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.

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

If you would 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 identify verification

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

If you are making a 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 did not need to carry out a verification check. As you are now applying a 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 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)	

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 Data privacy

Please read this section carefully.

We, The Royal London Mutual Insurance Society Limited will use the personal information, including any sensitive personal information, supplied on this form and information we obtain from other sources, such as your financial adviser, your doctor or an identity authentication agency for providing and developing our products and services, customer services, legal and regulatory reasons, marketing, research and analysis and verifying your identity and crime prevention. We'll retain your personal information which we'll keep for a reasonable period after your plan has ended. In order for us to carry out business effectively information may also be passed to other companies in the Royal London Group, legal and regulatory bodies, auditors, legal and financial advisers, other financial institutions, professional advisers, identity authentication and fraud prevention agencies, underwriters, reinsurers and medical agencies, authorised agents and third party service providers. Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 1998.

We may carry out an electronic check to verify your identity. We will use a reputable reference agency who will access a range of data sources including information from the Electoral Register to carry out identity checks. Although we will retain a record of this search, we will not share this information outside of the Royal London Group. We may monitor and record phone calls and retain these for the purposes of training and quality assurance, and to ensure we have an accurate record of your instructions.

Under the terms of the Data Protection Act 1998, you are entitled to ask for a copy of the information we hold on you, and to have any inaccuracies in your information corrected. We are allowed to charge a fee for this. If you have any questions about how we will use your personal information please contact the **Data Protection Officer, 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 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 year I am no longer entitled to tax relief
  - 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 under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- I accept that any additional contributions I make to my plan will be subject to the rules of The Royal London Stakeholder Pension Scheme (No2).

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

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

It is 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.

This product is made of material from well-managed FSC®-certified forests, recycled materials, and other controlled sources.

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July 2024 14P44/8