Pension Portfolio with Income Release

New Money In with Additional Tax-Free Cash Form

You need to complete this form if you want to add new money in and take additional tax-free cash from your plan with us. You can also start or change your regular income.

1 Important information

Please read this section carefully before completing this application form.

- 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.
- You can only apply to make an additional contribution to your plan if you're habitually resident in the UK. This means you normally live in the UK and have your main residential address in the UK. Regular contributions will continue to be made at their current rate, including any automatic increases to them.
- You can't return money taken from your plan. In accordance with HM Revenue and Customs rules, cancellation rights do not apply to pension withdrawals.
- You'll find instructions for returning this form, along with the necessary documentation, on the back page.

2 Your 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.

What type of advice are you providing to your client?

Independent	☐	Restricted – Single-tied	☐
Restricted – Whole of market	☐	Simplified	☐
Restricted – Multi-tied	☐	Non-advised	☐

Royal London sales consultant name

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

Date D D M M Y Y Y Y

3 About you

This section should be completed by all applicants.

Name

Plan number

National Insurance number

I don't have a National Insurance number

Date of birth D D M M Y Y Y Y

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

Email address

If any of your personal details have changed, for example your permanent residential address or your employment status, and you've not previously told us, please tell us the details of the change(s) below.

Type of change	Details

4 Tax allowances

This section should be completed if any of the following tax allowances apply to you.

Part A Money purchase annual allowance (MPAA)

If you've triggered the MPAA by flexibly accessing your pension savings after 6 April 2015 with us or any other 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 your key features document.

Part B Lump sum allowance

How much of your Lump Sum Allowance (LSA) have you already used? £

The LSA is the total amount of pension benefits that you can have paid to you tax-free. The allowance is £268,275.

Please note that if you don't complete this box we'll assume you've not used any of your LSA.

5 Money in

Please complete the relevant parts of this section to tell us what contributions you want to make.

If we receive a contribution before we're satisfied that we have all the information we need to apply it, we'll invest your contribution in the RLP Deposit fund. 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 (RLP Deposit fund).

Part A Transfer payments

If you're transferring money from more than one plan, please photocopy this page and attach the additional transfer(s) to this form. Please tick this box if you're attaching the additional transfers (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.

If your transfer payment is coming from:

- one or more capped income drawdown plans and there are multiple review tranches, then you'll need to tell us each tranches different review date as a separate transfer within this application form as we'll need to set up separate plans to hold this money; or
- one or more flexi-access income drawdown plans then you'll need to detail these transfer payments separately within this application form as we'll need to set up separate plans to hold this money.

What type of pension is this transfer coming from? Defined benefit ☐ Defined contribution ☐

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

Transfer value £ ______ **Plan number of transferring scheme** ______

Scheme name ______

Provider's name ______

Provider's address ______

______

______ **Postcode** ______

Provider's email address ______

Provider's telephone number ______

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 ☐

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 plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders? Yes ☐ No ☐

Is this transfer coming from a plan that is already in drawdown? Yes ☐ No ☐

If 'Yes', Is this transfer payment in partial drawdown? Yes ☐ No ☐

If 'Yes' how many tranches are being transferred? ______

You'll also need to complete the additional questions on the next page to capture all the extra information we need for transfer payments that are already in drawdown.

5 Money in continued

Additional information needed for transfers in drawdown

Option 1: Transfer from a flexi-access drawdown plan

Please tick this box if your transfer is coming from a flexi-access drawdown plan. ☐

Option 2: Transfer from a capped drawdown plan

Last GAD review date D D M M Y Y Y Y

Income taken in the current GAD year £

Maximum GAD amount £

Part B Single contributions

Your single contribution (gross amount) £

Your employer's single contribution (gross amount) £

Single contributions can be paid by bank transfer or cheque. If the single contribution is being made by:

- bank transfer, you must add your plan number as the reference number. If you contact us on **0345 60 50 050**, we'll confirm Royal London's bank details; or
- cheque, it should be made payable to 'Royal London'.

Regardless of whether you make your payment by bank transfer or cheque, 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 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.

Please tell us the details of the bank account your single contribution is being paid from.

Account holder name (as it appears on your account)

Sort code – –

Account number

Who's paying the single contribution(s) You ☐ Your employer ☐ A third party payer ☐

If you're paying in more than one single contribution, please photocopy this page and attach the additional, signed and dated single contribution details to this form. Please tick this box if you're attaching additional single contribution details. ☐

Your financial adviser must provide information on any people/companies that are contributing to the plan for the first time so we can complete our money laundering checks. They can give us this information using the separate Certificate of Verification of Identity Certificate (CVIC) which you should attach to this form.

6 Money out

Please read the options below, and then complete the relevant parts. If you'd like to:

- **Complete Part A** if you'd like to take a one-off tax-free cash lump sum with optional taxable income payments using flexi-access drawdown.
- **Complete Part B** if you'd like to take regular tax-free income payments, with an optional one-off tax-free cash payment using flexi-access drawdown.
- **Complete Part C** if you'd like to take a combination of regular tax-free and taxable income payments, with an optional one-off tax-free cash payment using flexi-access drawdown.
- **Complete Part D** if you'd like to take a regular taxable income payment from a transfer in drawdown, with an optional one-off taxable payment.

Please note that you won't be able to take any taxable income payments until we've paid the first tax-free cash payment, and you'll need to ensure there's sufficient funds in your plan to support your benefit choices. Before you make your decision, we strongly recommend that you discuss your options (including the tax implications) with your financial adviser.

Part A: Tax-free cash payment with optional taxable income payments

How much tax-free cash would you like to take? Maximum amount ☐ or £

Further optional income payments

If you'd also like a one-off taxable income payment, how much would you like to take? Please tell us the gross amount (in other words, before we deduct tax). £

If you'd also like a regular taxable income, how much would you like to take? Please tell us the gross amount you'd like to receive each year (in other words, before we deduct tax). £

How would you like us to spread your regular income? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Would you like your regular income to increase each year? No ☐ Increase by RPI ☐ Increase by % ☐ (Max. 10%)

Part B: Tax-free cash payment with optional tax-free income payments

How much regular tax-free income would you like to take each year? £

How would you like us to spread your regular income? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Further optional tax-free cash payment

If you'd also like a one-off tax-free cash payment, how much would you like to take? £

Part C: Combination of regular tax-free and taxable income payments, with an optional tax-free cash payment

Please note that when you're taking a combination of tax-free and taxable income payments, the tax-free element must make up at least 25% of the total payment. Your combined tax-free and taxable income payments will also be paid at the same time and follow the same frequency you choose below.

How much regular tax-free income would you like to take each year? £

How much regular taxable income would you like to take each year? Please tell us the gross amount you'd like to receive each year (in other words, before we deduct tax). £

How would you like us to spread your regular income? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Further optional tax-free cash payment

If you'd also like a one-off tax-free cash payment, how much would you like to take? £

6 Money out continued

Part D: Regular taxable income payment from a transfer in drawdown, with optional one-off payment

If you're transferring money from more than one drawdown plan, we'll need a separate income instruction for each. To do that, please photocopy this page and attach the completed instruction(s) to this form. Please tick this box if you're attaching additional income instructions (these should be signed and dated). ☐

Flexi-access drawdown

How much regular taxable income would you like to take each year? Please tell us the gross amount you'd like to receive each year (in other words, before we deduct tax) £

How would you like us to spread your regular income? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Would you like your regular income to increase each year? No ☐ Increase by RPI ☐ Increase by % ☐ (Max. 10%)

Capped drawdown

Please note that if you're transferring money from an existing capped drawdown plan, it's not possible to take any additional tax-free cash. Also, if you choose to take an income that exceeds the Government Actuary's Department (GAD) maximums, your new plan with us will automatically convert to flexi-access drawdown. It's important you talk to your financial adviser before setting your income level. We'll start paying your chosen income payments once there's sufficient money in your plan to cover them.

How would you like to take your regular income? Please choose one option only.

Option 1: Maximum income available (please tick) ☐

Option 2: A percentage of the maximum income available (between 1% and 99%)* %

Option 3: Yearly income amount £

* Please tell us the percentage you want to receive of the GAD maximum. We'll adjust any regular income payment to ensure you don't exceed the maximum amount of income that can be taken during the year for a capped income drawdown plan currently 150% of the GAD rate. For example, if you request 50%, you'll receive 75% of the GAD rate.

How would you like us to spread your regular income? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Would you like your regular income to increase each year? No ☐ Increase by RPI ☐ Increase by % ☐ (Max. 10%)

If you're transferring an existing income drawdown plan and you're already receiving an income from it, please tell us if you'd like your new regular income amount to:

Include your pre-transfer amount ☐ Exclude your pre-transfer amount ☐ Not Applicable ☐

Further optional taxable income payment

If you'd also like to take a one-off taxable income payment, how much would you like to take?
This can either be a percentage of your transfer value, or a specific monetary amount.

£ or %

7 Fund choice for taxable income payments

You'll need to complete this section if you'd like to take income payments from your plan.

We'll automatically deduct your taxable income payments proportionately across your plan unless you're invested in individual funds which don't rebalance.

If you're invested in individual funds which don't rebalance and you'd like your taxable income payments to be paid from a specific fund or from the Income Tap, you'll need to complete the relevant questions below.

Specific fund choice

If your income payments are to be paid from a specific fund choice, what is the name of this investment fund?

☐

Income Tap

With our Income Tap facility, you can choose to hold up to 60 months' income in our RLP Deposit fund. You'll also need to tell us how often you'd like to review things. These regular check-points will help to make sure you have sufficient funds in your Income Tap to provide any ongoing taxable income payments.

To set things up, you'll need to move a minimum of three months' income payments into your Income Tap. However, if you choose to review your Income Tap half-yearly or yearly, you also need to make sure there are sufficient funds in your Income Tap to cover at least one round of payments at your chosen review frequency. For example, if you choose to review your Income Tap once a year, you'll need to start by moving at least 12 months' of income payments into the Income Tap.

How many months' taxable income payments would you like to invest in the Income Tap? ☐ (3-60 months)

How often would you like to review the Income Tap? Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

8 Bank details

You'll need to complete this section if you'd like to take income payments from your plan.

If you've confirmed in section 5 that any transfer payment is subject to an Earmarking Order or Pension Sharing Order you'll need to tell us the address, bank details and payee details for your ex-spouse as we won't be able to settle any pension savings without this information. Please tick this box and provide these details on a separate piece of paper which should be signed, dated and attached to this application form. ☐

Account holder name (as it appears on your account) ☐

Sort code ☐☐ – ☐☐ – ☐☐

Account number ☐☐☐☐☐☐☐☐

On what date of the month would you like to receive your regular taxable income payments? ☐☐
(You can choose between the 1st and the 28th of the month.)

9 Your investment choice

Please read this section and complete the table with your new investment details.

You can find out more details about your investment options in our Pension Investment Options Guide or at **royallondon.com/pensioninvestments**. If your plan is invested in a Lifestyle Strategy (including a Flexible Lifestyle Strategy or a Target Lifestyle Strategy), Governed Portfolio, Governed Retirement Income Portfolio (GRIP) or Investment Pathway, your new or increased contributions must also follow the same investment choice and will apply to your whole plan.

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

Fund name	Single contribution %	Transfer payment %
Total	100%	100%

If you're not currently invested in a Governed Portfolio, GRIP, Lifestyle Strategy or Investment Pathway but you want your single contribution or transfer payment to invest in one of those options or you want your existing contributions to invest in any new individual funds you choose below, you'll need to change your current investment choice. You can change your current investment choice by completing a Change of Investment Form or via our website.

If your plan is already invested in individual funds which you have requested to rebalance, any new funds you select here will rebalance.

If you'd like to invest in more than 10 investment 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. ☐

10 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

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

	Monetary amount		Percentage charge
Transfer payment	£	**or**	%
Single contribution	£	**or**	%

Initial adviser charges for single contributions and transfer payments will be paid as soon as we receive the money.

10 Adviser charge instruction continued

Part B: Ongoing adviser charge

Ongoing adviser charges can be paid as a percentage and/or monetary amount. If the ongoing adviser charge is a percentage, please tell us the yearly percentage rate and we'll pay this proportionately at the frequency agreed.

A percentage charge on each contribution type

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

Transfer payments ______ %

Single contributions ______ %

How often should the ongoing adviser charge be paid?

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

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

Monetary amount on each contribution type

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

Transfer payments ______ %

Single contributions ______ %

How often should the ongoing adviser charge be paid?

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Would you like charges to increase each year?

By a fixed percentage of ______ % (max. 5%)

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

11 How we'll use your personal information

All applicants should read this section.

We'll use the information you've provided in this form to help you pay additional money into your pension plan with us, and access your pension savings. For example, if you're making a transfer payment, we'll need to share the information you've given with your current pension provider so we can complete the transfer.

We'll also share your information with selected third party companies such as service providers, regulators and research companies. Your information may be used to allow us to complete regulatory checks and to help us provide a better service for our customers.

If you'd like to know more about how we use your information, including your rights, our lawful basis, who else we may share it with and how long we keep it for, please take a look at our privacy notice at **royallondon.com/privacynotice.**

If you'd rather receive this information in another format, for example a recorded version, please call us on **0800 0853 252**.

12 Declaration

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

I confirm that:

- this is my application to apply an additional contribution to my plan detailed in section 5 of this application form, to release tax-free cash, and if relevant, to start or change the income payments from my plan as detailed in section 6 of this application form;
- if I've taken pension 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; and
- 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 one of the previous five tax years, 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 authorise Royal London to:

- accept any reasonable instructions (including submissions of this application on my behalf) regarding my plan from any financial adviser appointed by me as if the instructions were given be my directly. I accept that Royal London cannot be held responsible for any consequences of relying on these instructions. I also accept that it's my responsibility to check all information provided by my financial adviser to Royal London and to tell Royal London if anything is incorrect;
- 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 to: **Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL;** and
- deduct any adviser charges that are detailed in the section 10 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 agree that:

- once I've taken money from my pension I can't return it to Royal London. In accordance with HM Revenue and Customs rules, cancellation rights do not apply to pension withdrawals; and
- should tax become payable because I either (i) recycle tax-free cash or (ii) have not provided the correct information within sections 4 and 6 of this application form, then I'll pay any tax or penalty that may be imposed by HM Revenue & Customs or I will reimburse Royal London for any tax or penalty that they may incur.

I accept that:

- the terms of my plan are detailed within my plan booklet which I received when I applied for my plan, and if I require an additional copy of this I can request a copy at any time;
- the information detailed within this form will be used to structure my investments and provide benefits under my plan;
- 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);
- if I'm not already subject to the MPAA I'll trigger this from the date I receive my first flexi-access taxable income payment from this plan, unless I trigger this under any other pension plan before this payment is made. If I do 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;
- 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 in relation to this additional contribution, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 10 of this application form; and
  - my financial adviser has discussed any agreed adviser charges with me and has explained the impact they'll have on my plan and that any agreed adviser charges are in addition to any plan charges that Royal London may apply;
  - 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;
  - any adviser charges that I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London;
  - if I want to find out how the adviser charges may be deducted from my plan, this is detailed within my plan booklet;
  - 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'll need to provide Royal London with a new adviser charge instruction; and

  - 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.

- 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've provided all of the details about this transfer payment within 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 within 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 accept that in order to comply with regulatory obligations, Royal London and the current provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
  - 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.
  - I have read any information provided or made available to me by the current provider in connection with this transfer.

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 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.

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.

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 two 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.

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

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).
(You'll need to supply this if a contribution is being made for the first time by you, your employer or by a third party e.g. husband, wife or civil partner.) ☐

If you can ensure that all relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible and pay any income payments without any delay.

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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.