



## Pension Portfolio Plan

### Application form

We're delighted you're thinking of taking out a Pension Portfolio plan with Royal London. You'll need to complete this application to apply for your plan.

#### 1 Important information

Please read this section carefully before completing this application form.

- If you don't give us all the information we need to set up your plan, we'll be unable to process your application. If this should happen, we'll need to get in touch with you or your financial adviser to get the additional information we need.
- You can only apply for a 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.
- 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).
- If you're intending to transfer an existing pension into your plan, you'll need to tell us in section 6 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.**
- 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'll find instructions for returning this form, along with the necessary documentation, on the back page.

#### 2 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 – Multi-tied

☐

Simplified

☐

Restricted – Whole of market

☐

Restricted – Single-tied

☐



### 3 About you continued

What's your 'chosen retirement age/date'? Age  or Date

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.

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 

### 4 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 principal (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

### 5 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.

You can find out more information about the MPAA within your Pension Portfolio Key Features.

#### 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.

#### Part C: Protections and Lump Sum Allowance Adjustments

Do you have any primary, enhanced, individual or fixed protection or a lump sum allowance adjustment? Yes ☐ No ☐

Important information about protection. Royal London is unable to accept new applications or transfers for customers who hold Primary Protection or Enhanced Protection. If this applies to you, we won't be able to proceed with this application.

If 'Yes', you'll need to attach a copy of your HM Revenue & Customs certificate to this application form.

Please tell us the reference number in the box provided. We'll need this before we can proceed with your application.

## 6 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 haven't received all the information we need to apply it, we'll invest your contribution in our default investment option (RLP Deposit fund).

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.

### Part A: Transfer payments

Below you'll find space to make up to three transfer payments into your new plan with us. Please complete as appropriate.

If you'd like to transfer money from more than three plans, please photocopy this page and attach the additional signed and dated transfer details to this form. Please tick this box if you're attaching additional transfer details. ☐

#### Transfer payment 1

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 of this application form). 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 plan subject to any existing or proposed trustee in bankruptcy orders, earmarking orders, or other receiving orders? 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 certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes ☐ No ☐

## 6 Money in continued

### Transfer payment 2

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

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 of this application form).

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 plan subject to any existing or proposed trustee in bankruptcy orders, earmarking orders, or other receiving orders?

Yes ☐

No ☐

Is your transfer payment as a result of a pension sharing order?

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

Yes ☐

No ☐

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

Yes ☐

No ☐

### Transfer payment 3

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

## 6 Money in continued

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 of this application form).

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?

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

Yes ☐ No ☐

Is your plan subject to any existing or proposed trustee in bankruptcy orders, earmarking orders, or other receiving orders?

Yes ☐ No ☐

Is your transfer payment as a result of a pension sharing order?

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

Yes ☐ No ☐

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

Yes ☐ No ☐

### 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 a 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 ☐

## 6 Money in continued

Your financial adviser must provide information on all people/companies that are contributing to the plan in so we can complete our money laundering checks. You can give us this information in section 7 of this form.

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. ☐

### Part C: Regular contribution

If you're going to pay a regular contribution into your plan, you'll need to complete the Direct Debit Instruction on the next page.

The first contribution we collect from your bank account may be at a later date than the date detailed below. We'll then collect all future contributions on your chosen date in each subsequent month or year, as appropriate. If this date falls on a weekend or bank holiday, we'll collect it on the next business day.

|                                             | 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 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.

What are your yearly earnings? £

How will the regular contributions be made? Monthly ☐ Yearly ☐

Would you like your regular contributions to increase each year?

No ☐ In line with Retail Prices Index ☐ By a fixed percentage of  % (max. 10%)

Who's paying this Direct Debit? You ☐ Your employer ☐ A third party payer ☐

Your financial adviser must provide information on all people/companies that are contributing to the plan in so we can complete our money laundering checks. You can give us this information in section 7 of this form.

What date should we start collecting your regular contributions?

(You can choose between the 1st and the 28th of the month.)

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.

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. ☐

## Instruction to your Bank or Building Society to pay by Direct Debit



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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

### 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         |

DDI 8 5/15

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 8 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.

## 7 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"/> |
| 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/<br>planholder | <input type="text"/>                                                                                                                                                    |                               |

### Part B: Business details

#### Please confirm the company type

Sole trader ☐ Partnership ☐ Limited liability partnership ☐ Limited company (PLC/Ltd) ☐ Trust ☐  
Charity ☐ Church ☐ Club ☐ Society ☐ Local authority ☐ Government department ☐

Other (please specify)

Full name of business

Nature of business  
(If a trust, nature, purpose and objectives of the trust)

VAT number  Company or other registered number

Name of regulator  
(if applicable)

Date of incorporation

Registered office/  
business address

Principal place of business  
(if different from above)

Country of jurisdiction

Relationship to applicant/  
planholder

## 7 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"/> |
| Date of birth        | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |          |                      |

### 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"/> |
| Date of birth        | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |          |                      |

### 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"/> |
| Date of birth        | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |          |                      |

### 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"/> |
| Date of birth        | <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> |          |                      |

# 7 Customer identity verification continued

## Part C: Declaration

I confirm that:

- (a) the client information provided within the section 3 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;
- (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](https://royallondon.com/privacy); and
- (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 | <div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div> |

## 8 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](http://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                 | <input type="checkbox"/> | Please complete Part A |
| Fund range                     | <input type="checkbox"/> | Please complete Part B |
| Target Lifestyle Strategies    | <input type="checkbox"/> | Please complete Part C |
| Flexible Lifestyle Strategy    | <input type="checkbox"/> | Please complete Part D |
| Royal London With Profits fund | <input type="checkbox"/> | Please complete Part E |

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 9.

### 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 Defensive    | <input type="checkbox"/> | Governed Portfolio Growth   | <input type="checkbox"/> | Governed Portfolio Total Equity | <input type="checkbox"/> |
| Governed Portfolio Conservative | <input type="checkbox"/> | Governed Portfolio Enhanced | <input type="checkbox"/> |                                 |                          |
| Governed Portfolio Moderate     | <input type="checkbox"/> | Governed Portfolio Dynamic  | <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%           |
|                     |                |
|                     |                |
|                     |                |
|                     |                |
|                     |                |
| <b>Total</b>        | <b>100%</b>    |

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. ☐

## 8 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)).

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<br>(all contributions) % | RC<br>% | SC<br>% | TV<br>% |
|-----------|--------------------------------------|---------|---------|---------|
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
|           |                                      |         |         |         |
| 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.

## 8 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)."

### 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 Growth ☐

Governed Portfolio Enhanced ☐

Governed Portfolio Dynamic ☐

10 years to retirement



Governed Portfolio Moderate ☐

Governed Portfolio Growth ☐

Governed Portfolio Enhanced ☐

5 years to retirement



Governed Portfolio Defensive ☐

Governed Portfolio Conservative ☐

Governed Portfolio Moderate ☐

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/date, 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/date. 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. ☐

### Part E: Royal London With Profits fund

Please tick the box below, if you'd like to invest in the Royal London With Profits fund.

Royal London With Profits fund ☐

**A market value reduction may apply if any funds are transferred out of with profits.**

## 9 Your beneficiaries

### 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    | Relationship | Allocation % |
|--------------|--------------|--------------|
|              |              |              |
|              |              |              |
|              |              |              |
|              |              |              |
|              |              |              |
|              |              |              |
| <b>Total</b> | <b>N/A</b>   | <b>100%</b>  |

### Example table below

| Full name          | Relationship | Allocation % |
|--------------------|--------------|--------------|
| Mr John Sample     | Spouse       | 33.34%       |
| Miss Rachel Sample | Child        | 33.33%       |
| Mr James Sample    | Child        | 33.33%       |
| <b>Total</b>       | <b>N/A</b>   | <b>100%</b>  |

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.

## 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

- 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 a 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"/> | <input type="text"/> % |
| Single contributions | £ <input type="text"/> | <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

#### Part B: Ongoing adviser charge

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

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.

If you choose a percentage of fund on all money this will be applied as a **percentage of fund on all money** held within your plan (including money added by any future contributions) until such time as you tell us otherwise.

##### Percentage of fund on all money

If you want to apply the same percentage charge on all money, please tell us the amount in the box below.

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

How often should the ongoing charge be paid? Monthly  Quarterly  Half-yearly  Yearly

If you've chosen to pay a percentage charge on all money please go to section 11.

## 10 Adviser charge instruction continued

### A percentage charge on each contribution type

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

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

Transfer payment  %

Single contributions  %

Regular contributions  %

**How often should the ongoing 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

### 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 payment  £

Single contributions  £

Regular contributions  £

**How often should the ongoing charge be paid?**

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

**Would you like charges to increase each year?**

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

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

## 10 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.

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

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

## 11 How we'll use your personal information

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### 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
- 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 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.

## 11 How we'll use your personal information continued

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### How can I find out more?

You'll find the full notice at [royallondon.com/privacynotice](https://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](mailto:GDPR@royallondon.com) or by writing to **New Business team, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**.

## 12 Declaration

**You should carefully 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:

- this is my application for a Pension Portfolio Plan which I accept will be administered by Royal London;
- 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.
- 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 5 of this application form;

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 by me 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 understand that I can inform Royal London of this by writing in the way described in section 11 of this application form;
- where appropriate, to collect the Direct Debit payments, details of which are set out on the application form;
- deduct any adviser charges that are detailed in section 10 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed in section 2 of 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 11 of this application form;
- the information detailed within this form will be used to structure my investments and provide pension 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, then these charges will be deducted in line with the instructions supplied in section 10 of this application form; and
  - 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;
  - any agreed adviser charges are an agreement between me and my financial adviser and are additional to any plan charges that are applied by Royal London. Royal London won't get involved in any dispute I may have with my financial adviser regarding the adviser charges;
  - Royal London will pay any adviser charges (whether initial and/or ongoing) in accordance with the instructions I have provided, until such time as I tell Royal London otherwise;
  - 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. If I agree charges with my new financial adviser, I'll 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;

## 12 Declaration continued

- my plan documents may be sent to my financial adviser to be passed onto me;
- 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 6 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 6 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 within section 6 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 6 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 carefully 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 have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.
- I confirm that I have provided only true and accurate information in applying for this transfer. I understand that [the receiving provider] and [the current provider] cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.
- I authorise [the receiving provider], [the current provider], any contributing Employer and any [financial intermediary] 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 [the receiving provider].

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 carefully 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 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 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.

☐

## Returning this form

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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.

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## 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 section 7 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. Please just ask us when you get in touch.**

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