Pension Portfolio

New Money In Form

You need to complete this application form if you want make an additional contribution to your Pension Portfolio or Pension Portfolio with Income Release plan with Royal London.

1 Important information

Please read this section carefully before completing this application form.

- If you're intending to transfer an existing pension into your plan, you'll need to tell us in section 5 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**.
- 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'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 – Whole of market
- ☐ Restricted – Multi-tied
- ☐ Restricted – Single-tied
- ☐ Simplified
- ☐ Non-advised

2 Financial adviser's details (continued)

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.

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

Type of change	Details

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 Pension Portfolio 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 this section with all the contributions that you want to make into your plan.

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).

Part A: Transfer payments

Below you'll find space to make one transfer payment into your plan with us.

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.

If you'd like to transfer money from more than one plan, 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. ☐

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.

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 name

Provider's address

Postcode

Provider email address

Provider's telephone number

5 Money in (continued)

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 on the first page 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, 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.

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.

5 Money in (continued)

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.

Part C: Regular contributions

Do you want to start making regular contributions to your plan for the first time? Yes ☐ No ☐

Do you want to increase regular contributions to your plan? Yes ☐ No ☐

What date do you want to start/increase your contributions from?
(You can choose between the 1st and the 28th of the month.) D D M M Y Y Y Y

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

If you're making regular contributions to your plan for the first time, you'll also need to complete the **Direct Debit Instruction** on page 6.

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.

If you're increasing your regular contributions, you'll need to tell us the new **total** (gross) contribution that you/your employer would like to pay.

Please note that we may collect your first month's increased contribution from your bank account slightly later than the date we'll collect your existing regular contributions. However when we collect all future contributions, we'll collect the new total contributions as one payment on your chosen date in each subsequent month or year, as appropriate.

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

* The amount we'll deduct from your bank account will be the net amount. This is because the new total contribution that you've entered above is the gross amount, made up of you 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.

Yearly earnings £

If you're making regular contributions to your plan for the first time, please tick to let us know how the regular contributions are to be made.

Monthly ☐ Yearly ☐

Who's paying this Direct Debit?

You ☐ Your employer ☐ A third party payer ☐

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. You can give us this information using the separate Certificate of Verification of Identity Certificate (CVIC) which you should attach to this form.

5 Money in (continued)

If you're making contributions to your plan for the first time, please tick to let us know if the contributions are to remain level or increase? Please tick one box only.

Remain level ☐ Increase by RPI ☐ By a fixed percentage of ____ % (max. 10%)

If you're increasing your regular contributions, please tick to let us know if we should collect the contributions from your current bank account or from a new bank account.

Existing bank account ☐ New bank account ☐

If you're making regular contributions to your plan for the first time or you want your contributions to be collected from a different bank account, you'll need to complete the **Direct Debit Instruction** below. Please sign and date the completed instruction before returning the application form to us. If your employer is making regular contributions on your behalf, they'll need to complete and sign the instruction below.

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. ☐

The Royal London Mutual Insurance Society Limited

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

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

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.

DIRECT Debit

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.

6 Investment choice

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

You can find out more details about your investment options in the **Pension Investment Options Guide** and on our website 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 you're not currently invested in a Governed Portfolio, GRIP, a Lifestyle Strategy or Investment Pathway but you want your new or increased contributions to be invested in one of these options, you'll also need to change your current investment choice. You can change your current investment choice by completing the Change of Investment Form or via our website.

If your plan is invested in individual funds, we'll automatically invest your new or increased regular contributions and/or 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 new or increased regular contribution, single contribution or transfer payment, please complete the table below. Please make sure the figures in the table add up to 100%.

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

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

If you'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. ☐

Fund name	Regular contribution %	Single contribution %	Transfer contribution %
Total	**100%**	**100%**	**100%**

7 Adviser charge instruction

Please complete this section if you'd like 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 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	£	or	%
Single contributions	£	or	%

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.

A percentage charge on each contribution type

If you want to pay a different percentage charge for each contribution type, please complete the relevant sections below.

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

Transfer payments ☐ %

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 payments £

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

7 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.

A percentage charge of [%]

Charges that apply to each regular contribution will be paid at the same frequency as 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

8 How we'll use your personal information

Please read this section carefully.

We'll use the information you've provided in this form to help you pay additional money into your pension plan with us. 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 full 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 08 53 252**.

9 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 to apply an additional contribution which is detailed in section 5, to my Pension Portfolio Plan with Royal London;
- that 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;
- the total contributions I make to any registered pension schemes, won't be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I'm making regular or single contributions I confirm I'm a relevant UK individual, as defined in sections 188 and 189 of the Finance Act 2004, because I'm under the age of 75 and that either I am, or have been, resident in the UK in the current tax year, or I have relevant UK earnings or I'm a crown employee or a husband, wife or civil partner of a crown employee. As a result I'm eligible for tax relief on my contributions. If I cease to be entitled to tax relief I'll notify Royal London by the later of:
  - 5 April in the tax year I am no longer entitled to tax relief; and
  - 30 days after the date I am no longer entitled to tax relief.

I 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**;
- where appropriate, to collect the Direct Debit payments, details of which are set out on the application form; and
- deduct any adviser charges that are detailed in section 7 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 accept that:

- the terms of my plan are detailed within the plan booklet which I received when I applied for my plan. I also accept that if I require an additional copy of this plan booklet 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;
- 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 the additional contribution, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 7 of this application form and;
  - 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;
  - my financial adviser has discussed any agreed adviser charges with me and and has explained the impact they'll have on my plan;
  - if I want to find out how these adviser charges will 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 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 additional contribution 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 start to make a regular contribution and/or I pay an additional regular contribution to my plan and I decide to cancel such regular and/or additional regular contribution within the applicable cancellation period, Royal London will refund my regular and the additional regular contribution including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London won't refund any other adviser charge payment that has been made to my adviser;
  - 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 charges 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;
  - 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;

9 Declaration continued

- 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); and
- 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(s) in connection with this transfer and have considered if there are any benefits or options I may lose as a result of this transfer.
- 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.

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 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.

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 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

This section should be completed to tell us the relevant 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). ☐

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

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

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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.

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