



GROUP STAKEHOLDER PENSION PLAN EMPLOYEE AUTHORISATION FORM

You'll need to complete this authorisation form if you would like to join your employer's group stakeholder pension plan. This plan is offered by Royal London and forms part of The Royal London Stakeholder Pension Scheme (No 2).

- Please use **BLOCK CAPITALS** when completing this form.
- You'll need to return your completed form to your employer.

Your details

Name of your employer's group stakeholder pension plan

Title Mr Mrs Miss Ms Other (please specify)

Forename(s)

Surname

Address

Postcode

Date of birth Marital status

National Insurance number

Your contributions

Please tell us how much you are going to regularly contribute to your plan each month. % of pensionable salary

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

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

If 'Yes', when was this triggered?

You can find out more information about the MPAA within the key features document for your employer's group stakeholder pension plan.

Your retirement benefits

You can start taking your retirement benefits from age 55 even if you are still working. Please tell us what age you want to start taking your retirement benefits.

Age

Your investment choice

Your contributions will be invested in the plan investment choice unless you choose alternative investments in the table below. You can review and change your investment choice at any time.

Name of Fund / Lifestyle Strategy / Governed Portfolio	Percentage (%)
Total	100%

If you invest in a Lifestyle Strategy or a Governed Portfolio you must invest 100% in that strategy or portfolio. If you invest in funds which you want to rebalance, please tick one box below to tell us the rebalancing frequency.

Monthly Quarterly Half-yearly Yearly

You can get more information about the investment options available to you in our [Pension investment options guide](#), which you can download from yourplan.royallondon.com/retirement

Your death benefits

If you die before taking all the benefits under your plan, the value of your plan will be paid out in accordance with the rules of The Royal London Stakeholder Pension Scheme (No2).

Royal London (the administrator of the Scheme) will use its discretion to decide who should receive the value of your plan. You should complete the table below to nominate who you would like Royal London to consider paying the value of your plan to and you can change this nomination at any time by writing to Royal London. Royal London will take account of your nomination, but will not be bound by it. By distributing the value of your plan in this way, this is normally paid free of inheritance tax.

Name and relationship	Proportion of fund (%)
Total	100%

There are other ways in which the value of your plan can be paid out, however, these may result in the payment being subject to inheritance tax. You may wish to discuss the other options with your financial adviser. Should you wish to choose another option, you must inform Royal London in writing:

Privacy notice

The personal information, including any sensitive personal information, provided to Royal London that forms part of your application for the plan will be used for providing and developing Royal London products and services, customer services, legal and regulatory reasons, marketing, research and analysis and verifying your identity and crime prevention.

We'll retain your personal information which we'll keep for a reasonable period after your plan has ended. In order for Royal London to carry out business effectively information may be shared with other companies in the Royal London Group, legal and regulatory bodies, auditors, legal and financial advisers, other financial institutions, professional advisers, identity authentication and fraud prevention agencies, underwriters, reinsurers and medical agencies, authorised agents and third party service providers.

We may contact you by mail, phone, fax, email or other electronic messaging with further offers, promotions and information about our products and services that may be of interest to you. By providing us with this information you consent to being contacted by these methods for these purposes. Please tick this box if you do not wish to receive this information.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 1998. We may carry out an electronic check to verify your identity. We will use a reputable reference agency who will access a range of data sources including information from the Electoral Register to carry out identity checks. Although we will retain a record of this search, we will not share this information outside of the Royal London Group.

Privacy notice continued

We may monitor and record phone calls and retain these for the purposes of training and quality assurance, and to ensure we have an accurate record of your instructions. Under the terms of the Data Protection Act 1998, you are entitled to ask for a copy of the information we hold on you and to have any inaccuracies in your information corrected. We are allowed to charge a fee for this. If you have any questions about how we will use your personal information please contact the Data Protection Officer, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF.

Your declaration

Please read the declaration and then sign and date this form. If there is anything that you do not understand, you should speak to a financial adviser or Royal London.

I authorise my employer to:

- include me in their group stakeholder pension plan;
- deduct contributions from my salary as instructed by me; and
- provide Royal London with information about me which is necessary to administer my plan, including relevant personal information. I confirm that I have read and understood the Privacy notice on the previous page.

I agree that in order to administer my plan, Royal London can:

- act upon reasonable instructions they receive on my behalf from my employer, any adviser appointed by my employer or my adviser and will not be responsible for any consequences of doing so; and
- disclose any necessary information to my adviser or any adviser appointed by my employer.

I understand that:

- I can join my employer's group stakeholder pension plan without receiving financial advice or paying an adviser charge;
- if I want to receive financial advice regarding my plan and I agree a separate adviser charge with my financial adviser, I will need to complete a separate adviser charge instruction form;
- my plan will be administered by Royal London as part of The Royal London Stakeholder Pension Scheme (No2) and that my benefits will be held by Royal London, the Scheme Trustee, on my behalf;
- details regarding my eligibility to join the scheme will be sent to me. If I am not eligible, or if any of the information about me is incorrect, I will notify Royal London immediately;
- it is a serious offence to make false statements to obtain tax relief on contributions and the penalties for doing so are severe and may lead to prosecution;
- 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;
- my plan documents may be sent to my financial adviser, or to any financial adviser appointed by my employer to be passed on to me;
- I will be bound by the rules of The Royal London Stakeholder Pension Scheme (No2) and the plan terms detailed in the **Group Stakeholder Pension Plan booklet** and I agree to this. I understand that I will receive a copy of the Plan booklet when my plan is set up however I can request a copy of the rules or Plan booklet at any time. If I do not understand any of the terms I will contact a financial adviser or Royal London;
- I will be responsible for any losses or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to any benefits from my plan. I understand that this will only apply to information provided on my behalf, if I have been made aware that this information has been provided.

I have read this declaration and confirm that the information I have provided in this form is correct and I wish to join my employer's group stakeholder pension plan which forms part of The Royal London Stakeholder Pension Scheme (No2).

If you are under 18 (16 in Scotland) your legal guardian must sign the declaration below.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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royallondon.com

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London,
1 Thistle Street, Edinburgh EH2 1DG.

All of our printed products are produced on stock which is from FSC® certified forests.

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