



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

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

Email address

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.

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.

We only use this information to pay your benefits in the event of your death. Please make sure your beneficiaries are aware of how we use their information.

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

In this notice we've included a summary of how we use your information. Our full privacy notice contains more detail 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.
- Marketing and communications – To send you information about your products and other products you may be interested in.

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
- reassurers 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.

How can I find out more?

You'll find the full notice at 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 or by writing to **Royal London, 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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Royal London
1 Thistle Street, Edinburgh EH2 1DG
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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