



GROUP PERSONAL PENSION PLAN & GROUP STAKEHOLDER PENSION PLAN

Employer application form

Thank you for choosing Royal London for your group pension plan.

You'll need to complete this application form to apply for your group pension plan with Royal London.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- This application form is to set up either a Retirement Solutions Group Personal Pension Plan or a Retirement Solutions Group Stakeholder Pension Plan. In section 2 you'll need to let us know the type of group pension plan you're taking out.
- **Retirement Solutions Group Personal Pension Plan**
If your group pension plan is a Retirement Solutions Group Personal Pension Plan, it will be written under the provisions of the Pension Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- **Retirement Solutions Group Stakeholder Pension Plan**
If your group pension plan is a Retirement Solutions Group Stakeholder Pension Plan, it will be written under the provisions of the Pension Schemes Act 1993, Part 4 of the Finance Act 2004 (as amended) and Part 1 of the Welfare Reform and Pensions Act 1999.
- If we receive a contribution before we are satisfied that we have all the information we need to apply it, we will not invest the contribution for the first 30 days. If after 30 days we have not received all the information we need to apply it, we will invest the contribution as detailed in the member's **Group Personal Pension Plan booklet** or the **Group Stakeholder Pension Plan booklet**.
- You should keep a copy of this application form and any additional forms you send to us. You can request a copy of this completed application form from us at any time.
- If you need help when completing this application form, please speak to your financial adviser or your Implementation Manager.

2 Your group pension plan details

Please complete this section with your group pension plan details.

Is your group pension plan a:

Retirement Solutions Group Personal Pension Plan? (please tick)

Or a

Retirement Solutions Group Stakeholder Pension Plan? (please tick)

Name of your group pension plan

Commencement date

As an example, if your group pension plan's commencement date was the 1st June, the first regular contribution will also be taken from the member's pensionable salary in June.

Yearly review date

The yearly review date gives you the opportunity to review and update the member information including their pensionable salary and level of contributions before we produce any statements.

Is your group pension plan being set up using our streamlined joining method?

Yes No

How often will regular contributions be made?

Monthly Yearly Other (please specify)

What is the last day of the month (cut off date) for changes to your payroll?

The group pension plan details below will apply to all members within your group pension plan unless you tell us otherwise. If there are more than two categories within your group pension plan, please provide the details on a separate piece of paper which should be signed, dated and attached to this application form.

	Category 0	Category 1
Name of category		
Expected number of initial entrants		
Default retirement age		
Default employer contribution (% or £ per month/year/other)		
Default member contribution (% or £ per month/year/other)		
Are you setting up a salary exchange agreement? (This may also be known as a SMART pay or salary sacrifice agreement)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you setting up a matching of contribution structure?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you setting up a tiered contribution structure?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are group life assurance benefits to be provided by Royal London?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you've answered 'Yes' to any of the last three questions, you need to complete one of the following additional forms.

- If you're setting up a matching of contribution structure or a tiered contribution structure, please complete the **Matched & tiered contribution form**.
- If group life assurance benefits are being provided, please complete the **Group life assurance application form**.

3 Investment details

Please complete this section with your group pension plan default investment.

Part A: Investment responsibilities

Please provide details of who is responsible for the design and suitability of your group pension plan default investment by choosing one of the options below. Our **Default investment options guide** will explain what those responsibilities are and help you to complete this section once you have agreed this with your adviser. You'll find more details about the Royal London default investment on our website at employer.royallondon.com/investment.

Who'll be responsible for the design and suitability of the default investment?

Range	Suitability	Design	Option chosen (please tick one)
Royal London Default	Royal London	Royal London	<input type="checkbox"/>
Royal London Selected	Royal London	Royal London	<input type="checkbox"/>
Royal London Designed	Adviser/ Employer	Royal London	<input type="checkbox"/>
Royal London Supported	Adviser/ Employer	Adviser/ Employer	<input type="checkbox"/>

If you're investing in the Royal London Designed or Royal London Supported options, you'll need to tell us the name of your default investment strategy.

Please tick

Target cash

Target annuity

Target drawdown

If you're using a Flexible Lifestyle Strategy for your default, please complete Part B.

If you are using a Customised Lifestyle strategy for your default, please complete the **Custom Range set up form**.

3 Investment details continued

Part B: Flexible Lifestyle Strategy

A Flexible Lifestyle Strategy allows you and your adviser to create your own Default Lifestyle Strategy using our Governed Portfolios. You can 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 will gradually switch the investment between these portfolios as members approach scheme retirement age. Please tick **one** Governed Portfolio for each term to retirement. If you have:

- more than 10 years to retirement you should tick one portfolio in each of the 15 years, 10 years and 5 years sections
- between 5 and 10 years to retirement you only need to tick one portfolio in each of the 10 years and 5 years sections
- 5 years or less to retirement you only need to tick one portfolio in the 5 years section.

Term to retirement	Portfolio name	Please tick
15 years to retirement	Governed Portfolio 1 Cautious	<input type="checkbox"/>
	Governed Portfolio 4 Moderately Cautious/Balanced	<input type="checkbox"/>
	Governed Portfolio 7 Moderately Adventurous/Adventurous	<input type="checkbox"/>
10 years to retirement	Governed Portfolio 2 Cautious	<input type="checkbox"/>
	Governed Portfolio 5 Moderately Cautious/Balanced/Moderately Adventurous	<input type="checkbox"/>
	Governed Portfolio 8 Adventurous	<input type="checkbox"/>
5 years to retirement	Governed Portfolio 3 Cautious/Moderately Cautious	<input type="checkbox"/>
	Governed Portfolio 6 Balanced/Moderately Adventurous	<input type="checkbox"/>
	Governed Portfolio 9 Adventurous	<input type="checkbox"/>

If you're targeting cash or an annuity, and you would prefer to remain in the chosen five year portfolio until the scheme retirement age, then please tick this box.

If you're targeting drawdown, you'll need to tell us where you want the plan to invest until the scheme retirement age. 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 would 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.

The Investment Advisory Committee may change the fund allocations within a Lifestyle Strategy from time to time. If this happens we will adjust the asset allocation in the member's plan to ensure the aim of the selected strategy is maintained over the lifetime of the plan.

4 Your details

Please complete this section with your company details.

Your name	<input type="text"/>	(“the employer”)
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	
What is the nature of your business?	<input type="text"/>	

Please provide the contact details of the person responsible for the day to day administration of your group pension plan.

Contact name	<input type="text"/>
Position	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>

If you would like correspondence for your group pension plan to be sent to a different address, please complete the details below.


Contact name	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>

5 Direct Debit Instruction

Please complete this section if you're making regular contributions by direct debit.

You must complete the Direct Debit Instruction below. Direct Debit Instructions take 14 days to set up at the bank. The first contribution due for your group pension plan should be paid by cheque. The Direct Debit Instruction can then be used to pay the subsequent regular contributions.

Please complete this instruction with the employer's details and then sign and date it, ensuring that you have the appropriate level of authorisation to do so.

<p>The Royal London Mutual Insurance Society Limited</p>	<h3 style="margin: 0;">Instruction to your bank or building society to pay by Direct Debit</h3>																									
<p>Please complete all of this form.</p>																										
<p>Name and full postal address of your bank or building society</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">To: The Manager</td> <td style="width: 30%;">Bank/building society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2" style="text-align: right;">Postcode</td> </tr> </table>	To: The Manager	Bank/building society	Address						Postcode		<p>Service user number</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 12.5%;">9</td> <td style="width: 12.5%;">9</td> <td style="width: 12.5%;">0</td> <td style="width: 12.5%;">1</td> <td style="width: 12.5%;">3</td> <td style="width: 12.5%;">6</td> </tr> </table>	9	9	0	1	3	6	<p>Reference (internal use only)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;">EMR</td> <td style="width: 12.5%;">0</td> <td style="width: 12.5%;"> </td> <td style="width: 12.5%;"> </td> <td style="width: 12.5%;"> </td> <td style="width: 12.5%;"> </td> <td style="width: 12.5%;"> </td> <td style="width: 12.5%;"> </td> </tr> </table>	EMR	0						
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<p>Banks and building societies may not accept Direct Debit Instructions for some types of account.</p>																										

6 Privacy notice

Please read this section carefully.

We, The Royal London Mutual Insurance Society Limited will process the personal information which you as the employer provide on this form. We may also obtain information from other sources, such as your financial adviser, or an identity authentication agency for providing and developing our products and services, customer services, legal and regulatory reasons, marketing, research and analysis and verifying your identity and crime prevention.

We'll retain personal information which we'll keep for a reasonable period after your relationship with us has ended. In order for us to carry out business effectively information may also be passed to 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.

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.

6 Privacy notice continued

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.

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.

As the employer, you confirm that if you provide us with information about another person, you have their authority to act on their behalf. You also confirm that you have informed them why their personal data will be processed, who will carry out the processing and you have their consent.

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 entitled 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.

7 Access to online service

You and your financial adviser should complete this section.

Royal London's online service provides online access for both you and the members. You can access the group pension plan, whilst the members can access their own plans online.

When we set up your group pension plan, we will automatically provide you and the members with full access to our online service. If you would like to change this level of access, please speak to your Implementation Manager. We will provide full training on how to apply contributions, add new entrants and use the online service noticeboard.

If you'll not be using our online service, you can nominate someone to use it on your behalf. You or whoever you nominate will need to agree to our terms and conditions the first time you or they log into our online service. A copy of these terms and conditions are available on request.

Contribution processing

You or your financial adviser can submit regular contributions for your group pension plan online. Regardless of who submits the contributions, you'll both be able to view details of the contributions made online.

Please tick who will submit the contributions to your group pension plan using our online service and provide their details below.

You Your financial adviser

Name	Email address	Telephone number

Until you've received your training, you should continue to make contributions to your group pension plan using the method you agreed with your Implementation Manager.

New entrants

Our online service can also be used to add new entrants to your group pension plan.

Please tick who will be adding new entrants to your group pension plan using our online service and provide their details below if they differ from those already provided.

You Your financial adviser

Name	Email address	Telephone number

7 Access to online service continued

Noticeboard and general online access

Our online service noticeboard provides you and your financial adviser with email notifications to inform you when important events happen on your group pension plan. Regardless of the number of events that take place on your group pension plan in any day, we will only send a maximum of one email per day.

When we set up your group pension plan we will automatically set you and your financial adviser up with full access to the online service noticeboard. If you would like to change this, please speak to your Implementation Manager.

Please confirm who will be using the online service noticeboard and our online service for any other day to day administration of your group pension plan and provide their details below if they differ from those already provided.

Name	Email address	Telephone number

Please provide the details of the person within your financial adviser's office who will have access to the online noticeboard and our online service if they differ from those already provided.

Name	Email address	Telephone number

8 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm	<input type="text"/>
Adviser's name	<input type="text"/>
Royal London agency number	<input type="text"/>

Please confirm what type of advice you are providing to your client:

Independent	<input type="checkbox"/>	Restricted – single-tied	<input type="checkbox"/>
Restricted – whole of market	<input type="checkbox"/>	Simplified	<input type="checkbox"/>
Restricted – multi-tied	<input type="checkbox"/>	Non-advised	<input type="checkbox"/>

9 Employer administration charge

This section applies to the employer administration services which are associated with the provision of the group pension plan (the “employer administration services”). The terms associated with the employer administration services are set out at Part A of this section 9 and the employer administration services are defined at Part B of this section 9.

Amount of employer administration charge £ per month¹

Duration of employer administration charge mths

¹The employer administration charge is not subject to Value Added Tax (VAT).

Part A

1. Royal London reserves the right to supplement or vary the employer administration services defined in Part B of section 9 below from time to time.
2. You will pay the standalone administration charge (“the employer administration charge”) detailed above monthly, alongside your regular monthly pension contributions, (or in such regular instalments as we may notify you from time to time). The first employer administration charge shall be paid at the same time as your first regular monthly pension contribution. The employer administration charge is not subject to Value Added Tax (VAT).
3. We reserve the right to introduce an employer administration charge or to vary the amount, of the existing employer administration charge and/or the duration over which the employer administration charge is paid, from time to time. Where we exercise any right of variation or provide notice of alternative terms as described above in this section 9, we shall provide you with advance notice in writing where practicable. Either party may terminate this agreement by providing three months’ written notice.
4. If you fail to pay the employer administration charge within 3 months of the due date. Royal London will cease to accept any further employer or employee contributions paid by you or on your behalf in relation to the group pension plan and will cease to administer the admission of new entrants into the group pension plan.
5. If any contributions are paid to Royal London after the group pension plan has been paid up or terminated (whether on your instructions or as a result of your failure to pay contributions or the employer administration charge when they fall due) these will not be invested in accordance with section 3 and will be refunded to you promptly.
6. Notwithstanding the terms of point 2 above, no further employer administration charge will be payable after all regular contributions have ceased to be paid to Royal London in respect of the group pension plan. No refund of any employer administration charge (or proportionate amount of any employer administration charge) will be refunded to you after the group pension plan has terminated or been made paid up.

Part B

Subject to any variation or supplement as described in Part A, the employer administration services mean:

1. Access to a Royal London website to allow employees authorised by you, to process pension contributions on your behalf and add new members to the group pension plan online. The identity of authorised employees will be agreed with us in advance of use.
2. Provision by Royal London of the documentation and other administration services required as a result of the processing of those pension contributions and the addition of new members to the group pension plan.

10 Employer/group pension plan sponsor declaration

Read this section carefully and then sign and date it.

As the employer, I apply to set up a group pension plan for either a Retirement Solutions Group Personal Pension Plan which is part of The Royal London Personal Pension Scheme (No2), or a Retirement Solutions Group Stakeholder Pension Plan which is part of The Royal London Stakeholder Pension Scheme (No2).

I agree to supply Royal London, the scheme administrator, with the information they require to enable members to join the relevant group pension plan.

If a member is using salary exchange, this is a separate agreement between myself as their employer/group plan sponsor and the member, and will be detailed within the member's contract of employment.

Where this group pension plan is being set up using the streamlined joining method:

- (a) I confirm that any member joining the group pension plan is eligible to do so. I acknowledge that where Royal London is relying on information provided by me, they will accept shortened application forms from the members.
- (b) I confirm that I have the authority to:
 - provide all relevant personal information and submit an application form for any member who wishes to join this group pension plan
 - appoint and/or change the financial adviser, and
 - deduct the payments from the members' salary.
 - pay, or instruct payment, to Royal London any employer administration charge agreed to be payable in relation to the group pension plan and/or any associated services in accordance with the terms set out at section 9.
- (c) I will provide details of any member who wishes to join this group pension plan to Royal London who will accept my instruction as though the member had submitted it themselves.
- (d) I will reimburse Royal London for any losses they suffer as a result of relying upon the information provided by me or my agent.
- (e) I confirm that if I use Royal London's online service to administer this group pension plan, I will do so as detailed in the online service terms and conditions. If I appoint anyone to administer this group pension plan on my behalf, I will ensure that they comply with the terms and conditions. I will reimburse Royal London for any losses they suffer as a result of any misuse of the online service by me or by another agent or employee on my behalf.
- (f) I confirm that I am signing this form on behalf of the employer and that I have the appropriate level of authorisation to allow me to do so.

Signed for and on behalf of the employer/group pension plan sponsor

Signature

Date

Name

Witness signature

Date

Name

Address

Place of signing



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.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.