



INDIVIDUAL EXECUTIVE PENSION PLAN

Additional Investments Application Form

You'll need to complete this application form to apply additional investments to your existing Individual Executive Pension Plan.

Important information

Please read this section carefully before completing this application form

- Please use BLOCK CAPITALS and black ink when filling in your answers.
- This application form is to apply additional investments to your existing Individual Executive Pension Plan which is offered and administered by Royal London.
- You should answer each question fully and accurately with your financial adviser. You should remember that your adviser is acting on your behalf not only by providing you with advice, but also regarding the completion of this form. If you need any further help completing this form you can contact us on **0345 60 50 050** (Mon-Fri, 8am-6pm).
- If any of your personal circumstances change after you have filled in this form and before your additional investment is paid, you must tell us.
- If you have not already notified the trustees of how you would like your benefits under the plan to be paid out on your death or if you have changed your mind and would like to nominate different beneficiaries, you must inform the scheme trustees in writing.
- If we receive a contribution before we are satisfied that we have all the information we need to apply it, we'll not invest your contribution for the first 30 days. If after 30 days we have not received all the information we need to apply it, we'll invest your contribution as detailed in the terms and conditions of your plan.
- You should keep a copy of this application form and any additional forms you send to us. When you took out your plan, you'll have received a copy of the terms and conditions for your plan. You can request a further copy of these from us at any time.
- Your completed form should be sent to us at: **Royal London, New Business, PO Box 296, Wilmslow, Cheshire SK9 1WJ**

1 Checklist

This section should be completed before returning this application form

Please use the checklist below to let us know what additional documentation you are enclosing with this application form. Any missing documentation may result in a delay.

The following document is required:

Illustration showing the details and terms you wish to proceed on

The following documents may be required:

Transfer discharge form or letter of authority

(You'll need to supply this if you're applying any transfer payments to your plan)

Block transfer form

(You'll need to supply this if any transfer payments you are paying into your plan are part of a block transfer)

Pension Sharing or Earmarking Order and Decree Absolute or Decree of Divorce

(You'll need to supply this if any transfer payments you are paying into your plan are as a result of a Pension Sharing Order or subject to an Earmarking Order)

Other (please specify)

2 Your details

Please complete this section with your personal details

Name	<input type="text"/>
Plan number	<input type="text"/>
Scheme number	<input type="text"/>
Scheme name	<input type="text"/>
Employer's name	<input type="text"/>

If there has been a change to any of your personal details, for example your 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

3 Contributions

Please complete this section to let us know what additional investments are being made to your plan.

Part A: Your earnings

Only insert your yearly earnings if you want to make regular contributions that are a percentage of your earnings.

What are your yearly earnings? £

Part B: Your other pension plans

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 by requesting the [key features document for your Individual Executive Pension Plan](#).

Part C: Increasing regular contributions

Please complete this part if you want to increase your current regular contributions. Increased contributions must continue on the same basis as existing contributions.

In which month do you want the increase to your current regular contributions to start?

If contributions are currently made as a regular monetary amount, please show the additional regular monetary amount below. This amount of increase will be added to the existing regular contributions.

If contributions are currently made as a percentage of your earnings, please show the additional percentage below. This percentage will be added to the current percentage of earnings.

Your additional contributions £ regular amount or additional % of your earnings

Your employer's additional contributions £ regular amount or additional % of your earnings

Your additional voluntary contributions £ regular amount or additional % of your earnings

Do you want your regular contributions to:

Remain level Increase by RPI Increase automatically by % (max 10%)

The new total amount will be collected at the same time and by the same method as the current contributions.

Part D: Single contributions

Complete this part if you want to pay a single contribution.

Please insert your total single contribution (gross amount) and your employer's total single contribution (gross amount) below:

Your single contribution £ Your employer's single contribution £

You can make single contributions by cheque. Please make cheques payable to 'Royal London' and ensure that your name, plan number and the words 'New Business' are printed on the back of the cheque.

3 Contributions continued

Part E: Transfer payment

We can only accept transfer payments from a Registered Pension Scheme.

Please advise how many transfer payments are being paid to your plan

If you are transferring from more than one plan, please tick this box and then photocopy this page and complete it with the details of any additional plans. Please ensure you sign and date each additional sheet and attach them to this application form.

Name of the transferring scheme

Provider's name

Provider's address

Postcode

Provider's telephone number

Plan number of transferring scheme

Total estimated transfer payment £

Are the benefits being transferred as part of a block transfer? Yes No

If 'Yes', please also complete a [block transfer form](#).

Is your transfer payment as a result of a Pension Sharing Order? Yes No

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 a certified copy of the Pension Sharing Order and Decree Absolute (England and Wales) or Decree of Divorce (Scotland).

Is your transfer payment subject to an Earmarking Order? Yes No

If 'Yes' please enclose the original or certified copy of the court order and Decree Absolute (England and Wales) or Decree of Divorce (Scotland).

If all of your benefits have come from a company pension scheme or a statutory pension scheme Royal London will only accept the transfer if it has been equalised in terms of Article 141 of the Treaty of Rome.

4 Investment choice

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

In an Individual Executive Pension Plan the investment choices are usually made by the trustees of the scheme. You should discuss the choices with the trustees.

If your plan is invested in a Lifestyle Strategy (including a Flexible Lifestyle Strategy or a Target Lifestyle Strategy) or a Governed Portfolio, your new or increased contributions must also follow the same investment choice and will apply to your whole plan.

If you want to invest your new and/or increased contributions in a Lifestyle Strategy or a Governed Portfolio, and you are not currently invested in that Strategy/Portfolio, you will also need to change your current investment choice. This is because the Lifestyle Strategy/Portfolio must apply to all of your investments.

You can change your current investment choice at any time by using a [Change of Investment Form \(32A28\)](#). You can find this form on our website at royallondon.com.

Revised investment choice

You can choose to invest your new or increased contribution types in different funds. If there are current regular contributions being made to your plan, you can also choose if you want this new investment choice to apply to them as well. If your plan is already invested in individual funds which you have requested to rebalance, any new funds you select here will also rebalance.

Please choose one of the following options below.

I want this new investment choice to be applied to:

The new or increased contributions only or Existing regular contributions as well

Fill in the names of the fund managers, the names of the funds and the percentage amounts for each contribution type in the table below. This may include some of the funds that you have already invested in.

Where you are changing your investment selection for existing regular contributions you will need to complete the RP column below, even if you are not making additional RP contributions.

Please ensure you use the full names of the funds as used in our [Pension investment options – a clear and simple guide](#) or from our website at royallondon.com.

I want the contributions to be invested in the following fund(s) and in the percentage amounts shown in the table below.

Fund Manager	Fund Name	RP %	SP %	TV %	AVC %
Total		100%	100%	100%	100%

If you want to invest in more funds then you should attach an additional sheet with the required information.

Tick this box if you are attaching additional sheets (these should be signed and dated).

5 Financial adviser's details

This section should be completed by your financial adviser

Financial adviser's agency	<input type="text"/>
Financial adviser's name	<input type="text"/>
Financial adviser's telephone number	<input type="text"/>
Financial adviser's email address	<input type="text"/>
Financial adviser's FCA reference no.	<input type="text"/>
Financial adviser's Royal London agency number	<input type="text"/>

Please help us complete your case as soon as possible by enclosing all relevant information.

6 Advice costs

This section is to be completed by your financial adviser

Please select which commission option you would like and complete the relevant section.

- | | | |
|--------------------------------|--------------------------|---|
| Nil Commission | <input type="checkbox"/> | No further information needed. |
| Financial adviser's fee | <input type="checkbox"/> | Please complete the section below. |
| Alternative commission options | <input type="checkbox"/> | Please ensure you attach the illustration which details the terms you wish to proceed on. |

Financial adviser's fee

You may agree with your client to take commission as a fee to cover the cost of the advice. The fee is an amount in respect of the regular contributions, single contributions and transfer-in payments being made to the plan and is deducted directly from the plan. You can also choose to combine your fee with non-indemnified fund-based renewal commission and for regular contributions you also have the choice of combining your fee with renewal commission.

Regular contributions

Financial adviser's fee and/or	£	<input type="text"/>				
Fund-based renewal commission		<input type="text"/>	%	or		
				Renewal commission	<input type="text"/>	%

Single contributions

Financial adviser's fee and/or	£	<input type="text"/>	
Fund-based renewal commission		<input type="text"/>	%

Transfer-in payments

Financial adviser's fee and/or	£	<input type="text"/>	
Fund-based renewal commission		<input type="text"/>	%

7 Privacy notice

Please read this section.

We, The Royal London Mutual Insurance Society Limited will use the personal information, including any sensitive personal information, supplied on this form and information we obtain from other sources, such as your financial adviser, your doctor 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 your personal information which we'll keep for a reasonable period after your plan 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.

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.

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.

8 Declaration and application

All applicants should read this section carefully. If there is anything that you do not fully understand you should seek clarification from the scheme trustees or your financial adviser.

1. I have read this declaration and submit this application for additional investments to be added to my Individual Executive Pension Plan (the /my 'plan'), shown in section 2.
2. I agree to continue to be bound by the rules of the scheme and the declarations made in the original application for my Individual Executive Pension Plan.
3. I understand that the information I have supplied on this application form will be taken into consideration by the scheme trustees in relation to the scheme investments and the benefits to be provided for me under my Individual Executive Pension Plan.
4. I understand that if I have not advised you of my choices in section 4 of this application form then you will invest my contributions as per the procedures outlined in the terms and conditions for my plan or as otherwise instructed by the scheme trustees.
5. I understand that I will not 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 Finance Act 2004 (as amended).
6. I confirm that any instruction I have given for a transfer of funds relates to a transfer of funds from a Registered Pension Scheme and I acknowledge that the scheme cannot accept payments from a non Registered Pension Scheme.
7. I agree to any transfers shown in section 3 being made to the scheme. I understand that on acceptance of this application my rights to claim benefits from any previous pension schemes, from where transfer payments above are being paid, are discharged, except where the transfer payment only includes part of the benefits accrued in my previous pension schemes in which case my rights are discharged to the extent of the transfer payment.
8. I have given permission to the scheme trustees and/or administrator of the scheme shown in section 3 to give Royal London any information they may need to carry out the transfer.
9. I understand that the total contributions I make to all of my pension plans, will not be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I am making regular or single contributions I confirm I am 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 am a crown servant or a husband, wife or civil partner of a crown servant. As a result I am eligible for tax relief on my contributions. If I cease to be such a person I will notify you and the trustees immediately.
10. I authorise my employer to deduct my contributions, and any additional voluntary contributions, from my salary or wages as agreed by me and as provided for in the scheme rules and pay them to Royal London.
11. I confirm that if I have taken benefits from my pension arrangement, with the current or any other pension provider, in a way which means I am subject to the money purchase annual allowance (MPAA), I have supplied the date the MPAA first applied in section 3.
12. I understand that if at any point I trigger the MPAA under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger date.
13. I acknowledge that it is a serious offence to make false statements in order to obtain tax relief on contributions and the penalties for doing so are severe and could lead to prosecution.
14. I confirm that the answers I have given on this form are true to the best of my knowledge and belief. I have read over any answers not filled in by me and I confirm these are correct.

Member signature

Date

9 Employer and Trustee declaration

This section must be completed by, or on behalf of, your employer and the Scheme trustee(s)

Member's name	<input type="text"/>	Plan number (if known)	<input type="text"/>
Name of scheme	<input type="text"/>		
Scheme number	<input type="text"/>		

I/We agree to the investment choice detailed in section 4 of this application form.

I/We request the additional investments mentioned in this application form be applied to the above named member's plan under the scheme with effect from (insert effective date)

I/We accept that the answers given on this form are true to the best of our knowledge and belief. I/We have read over any answers not filled in by us and confirm these are correct. Signed by or on behalf of the employer and scheme trustees:

Employer's signature	<input type="text"/>	Official position(s)	<input type="text"/>
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Date

Scheme trustee(s) signature	<input type="text"/>	Official position(s)	<input type="text"/>
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Date



Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

All literature about products that carry the Royal London brand is available
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Royal London, 1 Thistle Street, Edinburgh EH2 1DG.
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