



## STAKEHOLDER PENSION PLAN

### Additional contribution application form

You'll need to complete this application form if you would like to apply an additional contribution to your existing Individual Stakeholder 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.
- You should only complete this form if you have an existing Individual Stakeholder Pension Plan and you would like to start or increase your regular contributions and/or apply a single contribution or transfer payment to your plan.
- If you have not already notified us of how you would like your retirement savings to be paid out on your death, you can complete the separate **Payment of benefits on death form (14P27)**.
- 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 you're aged 55 or over and you want to take a cash lump sum from your plan, you'll need to complete our **Cash lump sum application form (2TA1405)**.
- If you're transferring an existing pension into your plan, one of the questions that you'll need to answer within this form refers to an 'insistent client'. This term is used when a client receives a recommendation from their adviser advising them not to proceed, yet they insist on going against this recommendation and continuing with the transfer.
- 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 **Individual Stakeholder Pension Plan booklet** detailing the terms and conditions of your plan. If you would like to receive another copy of the Plan booklet, you can request a copy from us at any time.
- Your completed form should be sent to us at **PO Box 296, Wilmslow, Cheshire, SK9 1WJ**. If you're returning your form in an A4 window envelope, then you'll need to read the additional instructions on the back page of this form.

#### 2 Checklist

This section should be completed to tell us the relevant documentation you're enclosing with your application form.

**Illustration showing the details and the terms you wish to proceed on.**

**Transfer discharge form or letter of authority.**

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

**Money laundering – Customer identity verification form.**

(You'll need to supply this if your contributions are 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 ensure that all the relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible and without any delay.**

### 3 Your details

This section should be completed by all applicants.

Name

Plan number

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

### 4 Contributions

Please complete this section to let us know what contributions are being made to the plan.

#### Part A: Your earnings

What are your yearly earnings? £

#### Part B: Your other pension plans

If you've triggered the MPAA by flexibly accessing your retirement savings with us or any other provider please insert the date the first payment was made.

You can find out more information about the MPAA within your [Individual Stakeholder key features document](#).

#### 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.)

Please note if regular contributions are being made to your plan for the first time, you'll also need to complete the Direct Debit Instruction on the following page. The first contribution we collect from your bank account may be at a later date than the date specified above. We'll then collect all future contributions on your chosen date in each subsequent month or year, as appropriate.

If you're increasing your regular contributions, you'll need to tell us the amount/percentage you would like to increase your contributions by. When we apply the first contribution increase we'll collect the amount contributions are increasing by from your bank account at a slightly later date than when we collect your existing regular contributions. However, when we collect your future contributions, we'll collect the new total amount as one payment on your chosen date in each subsequent month or year, as appropriate.

## 4 Contributions continued

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

	Monetary amount		% of your earnings		Yearly earnings
Your contribution (gross amount)*	£ <input type="text"/>	or	<input type="text"/> %		£ <input type="text"/>
Your employer's contribution (gross amount)	£ <input type="text"/>	or	<input type="text"/> %		

\* The amount we'll deduct from your bank account will be 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're an intermediate rate (Scottish taxpayers only), higher rate or additional rate taxpayer, 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.

**If you're making contributions to your plan as a monetary amount, 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       Increase automatically by  % (max. 10%)

**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?** Please tick one box only.

Monthly by Direct Debit       Yearly by Direct Debit

**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. If you want your contributions to be collected from another bank account or you've recently changed your bank account, you'll need to complete the Direct Debit Instruction. We can only have one Direct Debit Instruction on a plan.**

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 another 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.

The Royal London Mutual Insurance Society Limited

### Instruction to your bank or building society to pay by Direct Debit



Please complete all of this form.

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

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Branch sort code

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Service user number

9	9	0	1	3	6
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Reference (internal use only)

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**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

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.

## 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 10 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.

## 4 Contributions continued

### Part D: Single contributions

Your single contribution (gross amount) £

Your employer's single contribution (gross amount) £

Single contributions can be paid by cheque which must be payable to "Royal London". If you're paying a single contribution to your plan, please ensure that you write your name and date of birth clearly on the back of the cheque. Your cheque should be made out for 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're an intermediate rate (Scottish taxpayers only), higher rate or additional rate taxpayer, 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 If you're an intermediate rate (Scottish taxpayers only), higher rate or additional rate taxpayer, 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.

### Part E: Transfer payments

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

If you're transferring 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.

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 141 of the Treaty of Rome.

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme  Transfer value £

Does this represent the full transfer value in the transferring scheme? Yes  No

Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)? Yes  No

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 in section 1). Yes  No

Is your transfer payment being transferred as part of a Block transfer? If 'Yes', please complete a [Block transfer form \(65A32\)](#). Yes  No

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

If 'Yes', is your transfer payment from any crystallised benefits? If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes  No

Is your transfer payment subject to an Earmarking Order? If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes  No

## 5 Investment choice

Please complete this section if you would like to change your current investment choice.

You can find full details about all of your investment options in the [Pension investment options guide](#) and at [royallondon.com/pensioninvestments](http://royallondon.com/pensioninvestments)

Please note that some of our investment options may not be available for your Stakeholder Pension Plan. You should check with our Customer Service team to see what investment options are available to you.

If you'd like to change your investment choice for either your existing contributions or any future contributions you make to your plan, you can do this by completing our [Change of investment form \(32A28\)](#) or via our website.

If you want your new or increased contributions to follow the same investment choice as your current contributions, you do not need to complete this section.

If your plan is currently invested in a Governed Portfolio or Lifestyle Strategy, including the Managed Lifestyle Strategy, or is invested in individual funds which are rebalancing, your new or increased contributions must follow the same investment choice as your current contributions.

### Part A: Governed Portfolios/Lifestyle Strategies

If you want to invest your new and/or increased contributions in a Governed Portfolio or Lifestyle Strategy, and you are not currently invested in that Portfolio/Strategy, you'll also need to change your current investment choice. This is because the Governed Portfolio or Lifestyle Strategy must apply to all your contributions. Please check with our Customer Service team to see if these investment options are available to you.

### Part B: Individual fund range

If you'd like to choose new individual funds for your new or increased regular contribution, single contribution or transfer payment, please complete the table below. Please make sure the figures add up to 100%.

If you'd like your funds to rebalance you'll need to tick one of the boxes below to confirm the rebalancing frequency and then complete the 'Rebalancing' column in the table below. If you don't want your funds to rebalance you don't need to tick the boxes below and complete the 'Rebalancing' column in the table.

Monthly                       Quarterly                       Half-yearly                       Yearly

Rebalancing can only take place across all of your individual funds. So if you are choosing new individual funds for your new or increased contributions and you would like your funds to rebalance you'll need to move your existing contributions into these new funds.

Fund name	Rebalancing (all contributions) %	RC %	SC %	TV %
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

If you'd like to invest in more than 10 funds, then please tick this box and provide the additional fund details on a separate piece of paper which should be signed, dated and attached to this application form.

## 6 Privacy notice

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### This section should be read by all applicants.

In this notice we've included a summary of how we use your information. Our full privacy notice contains more detail on 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.

## 6 Privacy notice continued

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**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](http://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](mailto:GDPR@royallondon.com) or by writing to **Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF**.

## 7 Financial adviser's details

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**This section should be completed by your financial adviser.**

Name of adviser's firm	<input type="text"/>
Adviser's name	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>
FCA reference number	<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"/>



## 8 Declaration

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**All applicants should read this section carefully. If there's anything you don't fully understand, it's important that you speak to your financial adviser or Royal London.**

- 1 I've read this declaration and submit this application for additional contributions which are detailed in section 4 to be applied to my existing plan.
- 2 I understand that the terms of my plan are detailed within my **Individual Stakeholder Pension Plan booklet** which I received when I applied for my plan. I also understand that if I require an additional copy of this Plan booklet I can request a copy at any time.
- 3 I understand that the information I've supplied within this application form will be used to structure my investments and provide the benefits under my plan.
- 4 I confirm that if I have taken retirement savings from any 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've supplied the date the MPAA first applied to me in section 4.
- 5 I understand that 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.
- 6 I understand that I will not be able to cash-in, assign or take as a lump sum any retirement savings by my plan except as allowed by Part 4 of the Finance Act 2004 (as amended).
- 7 I consent to Royal London disclosing all information in respect of my plan to my financial adviser including any subsequent adviser appointed by me from time to time in order for them to provide me with advice and services in relation to my plan. I understand that my financial adviser will have access to all information about my plan on request unless I object in writing in the way described in the 'Privacy notice' section.
- 8 I understand that Royal London are entitled to treat reasonable instructions regarding my plan that they receive from my financial adviser as though such instructions came from me directly. I also understand that Royal London can't be held responsible for any consequences of relying on these instructions.
- 9 Royal London will only accept a transfer from an occupational pension scheme or statutory pension scheme where:
  - the benefits have been equalised under Article 141 of the Treaty of Rome 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 understand that Royal London are not liable for any shortfall if the amount my previous pension provider transfers does not meet these criteria.
- 10 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.
- 11 I understand that if I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I have provided all the transfer payment details within the application form. Any transfer payment I make will be subject to the Rules of The Royal London Stakeholder Pension Scheme (No2). By making this transfer payment, I declare the following:

### **My declarations to the administrator of the scheme(s) where my transfer payment is coming from:**

- I authorise and instruct you to transfer funds from the plan(s) as listed in section 4 directly to Royal London. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/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 benefits from the plan.
- I authorise you to release all necessary information to Royal London to enable the transfer of funds to Royal London.
- I authorise you to obtain from and release to the financial adviser named in this application form any additional information that may be required to enable the transfer of funds.
- If an employer is paying contributions to any of the plans as listed in section 4, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).
- Where the payment(s) made to Royal London represent(s) all of the funds under the plan(s) listed in section 4 then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
- Where the payment(s) made to Royal London represent(s) part of the funds under the plan(s) listed in section 4 then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payments.



## 8 Declaration continued

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### My declaration to Royal London and the administrator of the scheme(s) that my transfer payment is coming from:

- I promise to accept responsibility in respect of any claims, losses and expenses that Royal London and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me in this application form or any failure on my part to comply with any aspect of this application.

I confirm that the information I've provided in this application form is true to the best of my knowledge and belief. I also confirm that I've read the declaration and every answer, including those answers not filled in by me, is correct.

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
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**It's a serious offence to make false statement in order to obtain tax relief on contributions. The penalties are severe and could lead to prosecution.**

## Returning this form

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**Royal London**  
**PO Box 296**  
**Wilmslow**  
**Cheshire**  
**SK9 1WJ**

**Returning this form:** If you are 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.

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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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