



## SELF INVESTMENTS

### Switch on application form

You'll need to complete this application form to switch on the Self Investment facility to your existing Pension Portfolio Plan with Royal London.

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#### 1 Important information

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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 would like to switch on the Self Investment facility to your plan. To switch on the Self Investment facility you'll need to have a minimum of £20,000 in your Core Investments, of which £1,000 will need to remain in your Core Investments. There may be other requirements that are needed to allow you to use the switch on facility and your financial adviser will be able to provide more details on this.
- If in return for the advice and service you've received, you've agreed that an ad hoc adviser charge payment will be deducted from the Core Investments part of your plan, you'll also need to complete a separate **Ad hoc adviser charge instruction form**.
- 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).
- 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 **Pension Portfolio Core Investments Plan booklet** detailing the terms and conditions of your plan. When you switch on the Self Investment facility you'll also receive a copy of the **Self Investments Plan booklet**. If you would like to receive a copy of these Plan booklets now, 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 should read the additional instructions on the back page of this form.

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#### 2 Checklist

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

**Property purchase/Transfer application form.**

(You'll need to supply this if you're purchasing a property or making an in specie transfer of property.)

**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.**

### 3 Your details

This section should be completed by all applicants.

Name

Existing 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 Self Investment details

All applicants will need to complete this section.

What are your yearly earnings?

£

Where are the funds for this investment coming from? (tick all that apply)

A UK bank account in your name

Your employer's bank account

A transfer from another Registered Pension Scheme

Other



Please specify

What is the source of your wealth for your original investment? (tick all that apply)

Savings from salary

Inheritance

Property sale

Sale of other asset

Divorce settlement

Savings being transferred from another UK Registered Pension Scheme

Other



Please specify

### 5 In specie transfer

You'll need to complete this section if you're paying an in specie transfer into your plan.

You can add in specie transfers directly into your Self Investments. The ownership of the assets will transfer from the trustees of one pension scheme to the trustees of another pension scheme without either selling the assets or transferring a cash value. The in specie transfer will then be made to us directly from the transferring scheme. In specie transfers can sometimes include an element of cash, and if this happens, we'll invest this as a cash transfer directly into your Core Investments.

How is this in specie transfer made up? Please tick one box only

Cash

Property

Other Assets

What is the total estimated value of the in specie transfer?

£

If you're transferring a property within the in specie transfer, you'll also need to complete the [Property purchase/Transfer application form \(65A20\)](#).

## 6 Disinvestment from Core Investments

This section should be completed by all applicants.

What percentage of your Core Investments would you like to self invest?

I would like to move  % Or  £ to my Pension Portfolio Bank Account.

Once we receive your instruction, we'll move this amount into your Pension Portfolio Bank Account where it will remain until we receive a further investment instruction. Please note it can take up to ten working days to set up your Bank Account and move money from your Core Investments.

We'll automatically deduct your amount proportionately across all of your Core Investments. However if you've chosen to move a monetary amount to your Pension Portfolio Bank Account, you can choose the specific investment funds this should be taken from. You'll need to complete the table below and tell us the Fund name and either the percentage or the monetary amount that is to be taken from each fund.

Fund name	Percentage to be taken from each fund	Amount to be taken from each fund
<b>Total</b>	%	£

If your plan is invested in our Royal London With Profits fund and you decide to sell, we may apply a market value reduction. If you want to find out more about this, you can speak to your financial adviser.

## 7 Your Self Investments instructions

This section should be completed by all applicants.

You can find full details about your Self Investment options and their charges in the [Pension Portfolio Customer guide](#) and the [Self Investment Charges summary](#). The investment choices you make here will determine the charges we'll apply to the Self Investment part of your plan. We'll confirm the actual charges that we'll apply to your plan once your application form has been processed.

Below you'll need to tell us what your Self Investment choices are.

If you choose online investments, we'll automatically provide you with access to the fund supermarket and the online share dealing. Once we've set up your Pension Portfolio Bank Account your financial adviser will be able to select funds, stocks and shares through our online service which is available on our website.

If you choose the full investments option and you want to invest the Self Investments part of your plan in Property or Other, we'll need to send you additional forms for you to complete. If you wish to invest in a Discretionary Fund Manager (DFM) it's important that you read the [Discretionary Fund Manager leaflet](#). Please note each DFM has a minimum investment level requirement.

- Online investments**
- Fund supermarket
  - Online share dealing
- Full investments**
- Property
  - Other
  - Discretionary Fund Manager



Name of Discretionary Fund Manager

## 7 Your Self Investments instructions continued

Please complete the table below to tell us where your Self Investment will be invested. You'll need to tell us the type of asset, the name of the asset you'll be investing in and the percentage. Please ensure the figures add up to 100%.

Once you've decided where you want to invest, your adviser will need to move the money from your Pension Portfolio Bank Account. Please note, if you choose to invest in an 'Asset name' which is not on our permitted list, we reserve the right not to accept it.

If you would like to invest in more than one 'Asset name' within a specific 'Asset type', please tick this box and complete the details on a separate piece of paper which should be signed, dated and attached to this application form.

Asset type	Asset name	Percentage (%)
Cash Fund		
Corporate Bonds - Fixed		
Corporate Bonds Listed - Variable		
Corporate Bond Fund		
Discretionary Fund Manager		
Equity Fund		
Exchange Traded Fund		
Exempt Property Unit Fund		
Gilts - Fixed		
Gilts - Variable		
Managed Funds		
Mixed Fund		
Other Offshore Funds		
Overseas - listed shares		
Preference shares - listed		
Property		
Structured Product Plan		
Trustee Investment Plan (TIP)		
UK - listed shares		
Other - Any other asset not listed above		
<b>Total</b>		<b>100%</b>

## 8 Privacy notice

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### Please read this section carefully.

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.

**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](https://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**.

## 9 Financial adviser's details

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This section should be completed by your financial adviser.

Name of adviser's firm

Adviser's name

Telephone number

Email address

FCA reference number

Royal London agency number

## 10 Declaration

All applicants should read this section carefully. If there is anything that you do not fully understand, you should speak to your financial adviser or Royal London.

- I have read this declaration and submit this form as my application to switch on the Self Investment facility to my plan. I understand that my plan will continue to be part of The Royal London Personal Pension Scheme (No2) which is managed and administered by Royal London. I agree to continue to be bound by the Scheme Rules.
- I understand that the terms for switching on the Self Investment facility are detailed within the **Pension Portfolio Self Investments Plan booklet** which I'll receive when I switch on the Self Investment facility. I understand that I should read the plan booklet carefully and if I have any questions, I should ask my financial adviser or Royal London. I understand that my plan will be split into separate assets which will be made up of the Core Investments and Self Investments.
- I understand that if I appoint a Discretionary Fund Manager ("DFM") and/or a stockbroker, I, my financial adviser or my DFM and/or stockbroker (as appropriate) will be responsible for all the decisions relating to the purchase, retention and sale of investments that form part of the Self Investments within my plan. I understand Royal London will not carry out a review of the nominated DFM's and/or stockbroker's financial status or their investment and/or risk strategies and I understand and accept that Royal London and any third party provider or practitioner will be fully indemnified against any claim in respect of such investment decisions. I or a financial adviser I appoint to act on my behalf, will be responsible for checking these matters and ensuring the DFM and/or stockbroker is suitable for my investment objectives. I authorise Royal London to release all necessary information to the nominated DFM and/or stockbroker to enable the transfer of funds for investment purposes.
- I understand that the information I have supplied within this application form will be used to structure my investments and provide benefits under my plan.
- 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 the Finance Act 2004 (as amended).
- I understand that if I cancel the Self Investment facility on my plan, the assets held within the Self Investment part of my plan will be sold and unless I provide Royal London with a separate instruction, will be invested in the Core Investments part of my plan.
- I understand that any selection I have made in relation to the payment of benefits from my plan on my death will remain the same unless I specifically request that these be changed.
- I consent to Royal London disclosing all information, including details of adviser charges, 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 to Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire SK9 1PF.
- I understand that Royal London are entitled to treat reasonable instructions regarding my plan which they receive from my financial adviser as though such instructions came from me directly. I also understand that Royal London cannot be held responsible for any consequences of relying on these instructions.
- 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 can 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 husband, wife or civil partner of a crown servant. As a result I confirm I am eligible for tax relief on my contributions. If I cease to be such a person I will notify you immediately.

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

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

Signature  Date

**It is a serious offence to make false statements in order to obtain a 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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