



## CORE INVESTMENTS & SELF INVESTMENTS

### Additional contribution application form

You'll need to complete this application form to apply an additional contribution to your existing Pension Portfolio Plan that includes Self Investments 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 have an existing Pension Portfolio Plan with Self Investments 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 pension benefits 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)**.
- 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** and the **Self Investments Plan booklet** detailing the terms and conditions of your plan. If you would like to receive another copy of the 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.

## 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 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 a contribution is being made by you, your employer or by a third party e.g. husband, wife or civil partner.)

Property purchase/Transfer application form.

(You'll need to supply this form if you're making an in specie transfer of property to your plan.)

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

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.

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 this 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

### Part A: 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 in your [Core Investment key features document](#).

### Part B: 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.)

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

If you're making regular contributions to your plan for the first time, you'll also need to complete the Direct Debit Instruction on the following page. **Please note that the first contribution we'll collect from your bank account will be slightly later than the date you've specified above. We'll 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 new **total** (gross) contribution that you/your employer would like to pay. **Please note that we'll collect your first month's increased contribution from your bank account slightly later than the date we'll collect your existing regular contributions. However when we collect all future contributions, we'll collect the new total contributions as one payment on your chosen date in each subsequent month or year, as appropriate.**

	Monetary amount	% of your earnings	Yearly earnings
Your new total contribution (gross amount)*	£ <input type="text"/>	or <input type="text"/> %	£ <input type="text"/>
Your employer's new total 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 new total 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 for the first time 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?

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 details, you'll need to complete the Direct Debit Instruction on the following page as 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	

**Service user number**

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

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**Name(s) of account holder(s)**

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**Bank/building society account number**

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**Branch sort code**

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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.

### Part C: Single contributions

Your single contribution (gross amount)      £

Your employer's single contribution (gross amount)      £

Single contributions can be paid by cheque which must be made 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 a higher rate tax payer you'll need to claim your additional tax relief through your tax return. Any single contribution made by employers must be made gross of tax.

## 4 Contributions continued

### Part D: Transfer payments

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

If you're transferring more than three plans, please photocopy this page for any additional plans, complete and attach it to this form. Tick this box if you're attaching additional sheets (these should be signed and dated.)

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	<input type="text"/>		
Provider's name & address	<input type="text"/>		
	<input type="text"/>		
	Postcode	<input type="text"/>	
Provider's telephone number	<input type="text"/>		
Plan number of transferring scheme	<input type="text"/>	Transfer value	£ <input type="text"/>

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

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

### Part E: In specie transfers

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 \(65A20\)](#).

## 5 Investment choice

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

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

Before you can self invest, we'll need to initially invest all your contributions in the Core Investments part of your plan. We'll then move your money into your Pension Portfolio Bank Account for Self Investment.

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 contribution must also follow the same investment choice and this will apply to all of your Core Investments.

If you're not currently invested in a Governed Portfolio or a Lifestyle Strategy but you want your new or increased contributions to invest in one of these options, you'll also need to change your current investment choice. You can change your current investment choice by completing a [Change of investment form \(32A28\)](#) or via our website.

If your plan is currently invested in individual funds, we'll automatically invest your new or increased regular contribution and/or single contribution and/or your transfer payment according to your most recent investment instruction. If you would like to choose different 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're choosing different individual funds for your new or increased regular contributions, single contributions or transfer payment and would like your existing contributions to also invest in these funds, please tick this box.

If your plan is already invested in individual funds which you have requested to rebalance, any new funds you select here will also rebalance.

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

Fund name	Regular contribution %	Single contribution %	Transfer payment %
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## 6 Disinvestment from Core Investments

This section should be completed by all applicants.

**What percentage or monetary amount 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.

<b>Online investments</b>	<ul style="list-style-type: none"><li>• Fund supermarket <input type="checkbox"/></li><li>• Online share dealing <input type="checkbox"/></li></ul>
<b>Full investments</b>	<ul style="list-style-type: none"><li>• Property <input type="checkbox"/></li><li>• Other <input type="checkbox"/></li><li>• Discretionary Fund Manager <input type="checkbox"/></li></ul>

**Name of Discretionary Fund Manager**

Please complete the table on the next page 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.



## 7 Your Self Investments instructions continued

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 Financial adviser's details

This section should be completed by your financial adviser.

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

## 9 Privacy notice

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### 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.

## 10 Adviser charge instruction

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### Please complete this section with the agreed adviser charge details for the Core Investments.


Adviser charges can be paid as a percentage of fund (based on the value of the Core Investments) and/or a percentage of contribution, or a monetary amount that you've agreed.

If the adviser charge(s) include VAT and the rate of VAT applicable changes, your financial adviser will need to tell us the new total adviser charge(s) to be deducted from the plan.

If you've agreed an adviser charge payment for advice and/or services provided in relation to the Self Investments part of the plan, including any in specie transfer, we'll deduct the payment from the value of the Core Investments part of the plan. It's important that any details you complete in this section include the amount of adviser charge that you've agreed in relation to the contribution(s) detailed in section 4 of this form which we should deduct from the plan.

Please confirm if any adviser charge(s) are to be deducted from the plan?

**No adviser charge**   If No, you don't need to complete any more information within this section.

**Yes**   If Yes, please read the notes and complete the table on the following pages.

## 10 Adviser charge instruction continued

### Please read these notes carefully before completing the table.

You'll need to complete the table with the adviser charge (AC) details you've agreed will be deducted from the value of the Core Investments part of the plan. Please complete the table by circling your answers where appropriate or by writing in the details you've agreed. You'll need to tell us the initial and/or ongoing adviser charge details for the new or increased regular contributions and for single contributions and transfer payments separately.

#### Note 1 – What percentage or monetary amount of AC is being paid?

- You'll need to tell us the percentage or monetary amount of AC that you've agreed. **If the AC payment is to be made ASAP, please leave this blank and read note 4.**
- If the agreed initial and/or ongoing AC payments are being paid as a monetary amount, you'll need to tell us the amount and the frequency that amount is to be paid for. For example, if the total charge to be paid is £1,200 and you've agreed this will be paid over 12 months, you'll need to enter £100 and 12 into the appropriate boxes.
- If the agreed ongoing AC payments are being deducted;
- as a percentage of the fund, you'll need to tell us the yearly percentage that we'll need to deduct from the plan which we'll pay proportionately each month.
- as a percentage of contribution or as a monetary amount, you'll need to tell us the percentage or the amount that we'll need to deduct from the plan.

#### Note 2 – How frequently are the AC payments being made?

- You'll need to circle how frequently the AC payments will be paid (monthly or yearly). We're not able to pay the AC payments less frequently than the frequency the contributions are made to the plan and they can't be more frequently than monthly. For example, if the regular contributions are being paid monthly, we'll only pay the AC payments monthly.
- You'll need to circle to let us know how frequently the ongoing AC payments are to be paid. If you've agreed the AC payments will be paid as a percentage of the fund, we'll pay these monthly.
- If the agreed AC payments are being paid as a percentage of the regular contributions, we'll automatically pay any AC payments at the same frequency the contributions are made to the plan.

#### Note 3 – How long are the initial AC payments being made for?

- If the agreed initial AC payments are made as a:
  - percentage of the regular contributions you'll need to tell us how long the AC should be paid for. The period should be months or years depending on the regular contribution frequency.
  - monetary amount you'll need to tell us how many AC payments are to be made.

#### Note 3 continued

- The maximum number of initial AC payments we can pay over a monthly frequency is 60 and over a yearly frequency is 5. Please note the maximum initial AC period is 60 months.

#### Note 4 – How much AC is being paid as soon as possible (ASAP)?

- You'll need to tell us the AC payment that we'll deduct from the plan ASAP. The amount you tell us to deduct should relate to any increased regular contributions. You'll need to be aware that if you've agreed this option, the plan's regular contribution fund value will be reduced until we've deducted all of the AC payments detailed within this form.

#### Note 5 – How long are the ongoing AC payments being made for?

- Are the AC payments being paid for the full term or for a set period? If they're being made for a set period, you'll need to tell us how many payments we'll need to deduct from the plan. We'll continue to pay the ongoing AC payments for as long as there is sufficient value in the plan.

- If the agreed ongoing AC payments are being paid as a percentage of fund, we'll pay these for the full term of the plan or until we're advised otherwise.

#### Note 6 – After how many months are the ongoing AC payments to start from?

- You'll need to tell us after how many months the increase starts should the ongoing AC payments start being paid from. If they're to start from year 2, you'll need to enter 12 into the table. Alternatively, if they're to start being paid immediately, you'll need to tell us.

- If the agreed AC payments are being made as a percentage of fund, we'll pay the ongoing AC payments from the first month the additional contribution is applied to the plan.

#### Note 7 – Are the AC payments increasing each year? If so, how are they increasing?

- If the AC payments are not increasing you don't need to complete this column.

- If the agreed ongoing AC payments are being paid as a monetary amount which will increase, you'll need to tell us if they're to increase by RPI, AWE or a fixed percentage. The maximum fixed percentage is 5%.

#### Note 8 – When are the AC payments increasing from?

- If the AC payments are not increasing you don't need to complete this column.
- You'll need to tell us if the increase is to apply from the plan's yearly review date or a specific date. If it's a specific date, you'll need to tell us the date and the month the increase is to apply from choosing from the 1st – 28th of the month.

## 10 Adviser charge instruction continued

Type of adviser charge	Contribution type	Adviser charge (AC) details			Ongoing adviser charge (AC) details		Increased adviser charge (AC) details			
		What percentage or monetary amount of AC is being paid? (see note 1)	How frequently are the AC payments being made? (see note 2)	How long are the initial AC payments being made for? (see note 3)	How much AC is being paid ASAP? (see note 4)	How long are the ongoing AC payments being made for? (see note 5)	After how many months are the ongoing AC payments to start from? (see note 6)	Are the AC payments increasing each year? If so, how are they increasing? (see note 7)	When are the AC payments increasing from? (see note 8)	
<b>Initial adviser charge details – Percentage of contribution or monetary amount</b>										
Initial	Regular contribution	% or £	M / Y		N/A	N/A	N/A	N/A	N/A	
Initial ASAP	Regular contribution	N/A	N/A	N/A	£	N/A	N/A	N/A	N/A	
Initial	Single contribution	% or £	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Initial	Transfer payment	% or £	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Ongoing adviser charge details – Percentage of fund</b>										
Ongoing	Regular contribution	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A	
Ongoing	Single contribution	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A	
Ongoing	Transfer payment	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Ongoing adviser charge details – Percentage of contribution or monetary amount</b>										
Ongoing	Regular contribution	% or £	M / Q H - Y / Y	➤	➤	➤	Full term or No. of payments	Y / N	RPI AWE Fixed	Y / N Y / N %
Ongoing	Single contribution	£	M / Q H - Y / Y	➤	➤	➤	Full term or No. of payments	Y / N	RPI AWE Fixed	Y / N Y / N %
Ongoing	Transfer payment	£	M / Q H - Y / Y	➤	➤	➤	Full term or No. of payments	Y / N	RPI AWE Fixed	Y / N Y / N %

## 11 Declaration

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**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.**

1. I have read this declaration and submit this application for additional contributions which are detailed in section 4 to be applied to my plan.
2. I understand that the terms of my plan are detailed within my **Pension Portfolio Core Investments Plan booklet** and my **Self Investments Plan booklet** which I received when I applied for my Plan. I also understand that if I require an additional copy of either of these Plan booklets I can request a copy at any time.
3. 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.
4. 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).
5. I understand that if I appoint a Discretionary Fund Manager (“DFM”) I, my financial adviser or my DFM 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 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 is suitable for my investment objectives. I authorise Royal London to release all necessary information to the nominated DFM to enable the transfer of funds for investment purposes.
6. 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 to me in section 4.
7. 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.
8. I confirm that the adviser charges detailed in section 10 of this application form, which include the amount of adviser charges being paid, the frequency the charges will be deducted and the duration for which they will be paid are as I’ve agreed with my financial adviser in return for the services they provide. I instruct Royal London to deduct the adviser charges from my plan over the agreed period of time and pay them to my financial adviser as detailed within this form.
9. I understand that if I want to amend the adviser charges that are being deducted from my plan in the future, as described within the **Pension Portfolio Core Investments Plan booklet**, I can provide Royal London with a new adviser charge instruction that will replace any previous adviser charge instruction. I also understand that any adviser charge payment I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London.
10. I understand that if, in relation to regular contributions, I have previously agreed an adviser charge that is a percentage of the contributions or a percentage of the fund, Royal London will also apply the same adviser charge to each future regular contribution increase, including any regular contribution increase set out in section 4 of this application form, unless I tell Royal London otherwise.

I also understand that if I make more than one single contribution to my plan and I have previously agreed an adviser charge that is a percentage of that contribution type, Royal London will also apply that same adviser charge to each single contribution unless I tell Royal London otherwise. If I choose to make a single contribution to my plan and more than 24 months has passed since I made my last single contribution, I understand Royal London will require a new adviser charge instruction. If I wish to make a transfer payment to my plan, I understand that Royal London will require a separate instruction to confirm the amount of adviser charge that should be deducted from my plan each time.

11. I understand that if I reduce the level of regular contributions I make to my plan, unless I have agreed with my financial adviser that the adviser charge will be paid as a percentage of my contributions, the same adviser charge previously agreed will continue to be deducted from my plan.
12. I understand that if I transfer my plan to a different provider or retire earlier than my chosen retirement date and if the agreed level of adviser charge has not been deducted from my plan, Royal London will deduct any outstanding initial adviser charge due before releasing the transfer payment or retirement benefits. I also understand that if I increase the term of my plan beyond the chosen retirement date and I’ve agreed an ongoing adviser charge with my financial adviser, this will continue to be paid until the new retirement date.
13. I understand that if the adviser charge I have agreed with my financial adviser is inclusive of VAT and should the rate of VAT which is applicable change, then the adviser charge being deducted from my plan will also change if my adviser confirms the new total adviser charge to be deducted. I also understand that Royal London will not require any additional authorisation from me to make this change.
14. I understand that the adviser charges I agree with my financial adviser are a matter between me and my financial adviser and Royal London will not get involved with any dispute I may have with my financial adviser regarding the adviser charges.

## 11 Declaration and application continued

15. I understand that if Royal London stops making adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying an adviser charge to my financial adviser or if I cancel my additional contribution within the cancellation period, I may remain liable to reimburse my financial adviser for the cost of the advice and services provided to me. I understand I should check the terms of my agreement with my financial adviser in this event. I further understand that if I start to make a regular contribution and/or I pay an additional regular contribution to my plan and I decide to cancel such regular contribution and/or additional regular contribution within the applicable cancellation period, Royal London will refund such regular contribution and/or additional regular contribution including any adviser charge that has been made to my financial adviser. However, I also understand that in any other circumstance, Royal London will not refund any adviser charge payment that has been made to my adviser.
16. I understand that if I change my financial adviser, I should let Royal London know as soon as possible. In such circumstances, Royal London will continue to pay any outstanding initial adviser charge to my previous financial adviser. I also understand that if I wish to pay an adviser charge to a new financial adviser, I will need to provide a new adviser charge instruction.
17. I consent to Royal London disclosing all information in respect of my plan, including details of adviser charges, to my financial adviser including any subsequent adviser appointed by me from time to time in order for them to provide 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 at Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF.
18. I understand that if I wish to make a transfer payment, the transfer payment must come from a Registered Pension Scheme and I have provided all the transfer payment details within this application form. Any transfer payment I make will be subject to the rules of The Royal London Personal Pension Scheme (No2). By making this transfer payment, I declare the following;

### **My declaration 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) 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 to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
- Until this application form is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the administrator of the transferring schemes.
- 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.

### **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 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**

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