



## CORE INVESTMENTS (PERSONAL PENSION) WITH INCOME RELEASE

### Additional contribution with tax-free cash application form

You'll need to complete this application form to apply an additional contribution and release tax-free cash from your Royal London Core Investments (Personal Pension) Plan with Income Release. In addition, you can start or change your income payments from your plan.

#### 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 complete this application form if you have a Core Investments (Personal Pension) Plan with Income Release and you want to apply an additional single contribution and/or transfer payment to your plan and at the same time, release tax-free cash from your plan. In addition, you can use this form to start or change your income payments from your plan.
- If you have a Core Investments (Personal Pension) Plan with Income Release and you want to release additional tax-free cash from your plan without making an additional contribution or you want to fully withdraw your retirement benefits from your plan, you'll need to complete the **Core Investments (Personal Pension) with Income Release additional tax-free cash, start/change income and full withdrawal application form (65A41)**.
- 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 we receive a contribution before we are satisfied that we have all the information we need to apply it, we will 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 will invest your contribution in our default investment option.
- 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 **Pension Portfolio Core Investments 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.
- Please read the checklist on the back page of this form to ensure you enclose all the relevant documentation. Then return your completed form 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 Your details

This section should be completed by all applicants.

Name

Plan number

If any of your personal details have changed, for example your address or your employment status, and you've not previously told us, please tell us the details of the change(s) below.

Type of change	Details

## 3 Money purchase annual allowance (MPAA)

This section should be completed to let us know if you have previously triggered the MPAA.

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

Have you triggered the MPAA by flexibly accessing your retirement benefits with us or any provider?

Yes  No

If 'Yes', when was the first payment made?

D	D	M	M	Y	Y	Y	Y
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## 4 Contributions

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

### Part A: 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 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.

## 4 Contributions continued

### Part B: Transfer payment

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

If you are 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 your transfer payment is coming from a company pension scheme or a statutory pension scheme, we will only accept the transfer if it has been equalised in terms of Article 141 of the Treaty of Rome.

If any transfer payment is coming from:

- One or more capped income drawdown plans and there are multiple review tranches, then you'll need to tell us each plan's different review date as a separate transfer within this application form as we'll need to set up separate plans to hold this money; or
- One or more flexi-access income drawdown plans then you'll need to detail these transfer payments separately within this application form as we'll need to set up separate plans to hold this money.

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 this transfer coming from a plan that is already in drawdown?

Yes

No

If 'Yes' how many tranches are being transferred?

If 'Yes' is this transfer coming from an existing capped drawdown plan which is to be applied to a new capped drawdown plan?

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

You'll also need to provide your ex-spouse's address, bank details and payee details below.

Do you have any primary, enhanced, individual or fixed protection or lifetime allowance adjustment?

If 'Yes', please attach a copy of your protection certificate which you'll have received from HM Revenue & Customs.

Yes

No

## 5 Investment choice

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

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

If your plan is invested in a lifestyle strategy (including a Flexible Lifestyle Strategy or a Target Lifestyle Strategy) or a Governed Portfolio, including one of our Governed Retirement Income Portfolios (GRIPs), your additional contribution must also follow the same investment choice.

If your plan is invested in individual funds, we'll automatically invest your 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 single contribution and/or transfer payment, please complete the table below. Please make sure the figures in the table add up to 100%.

If you're not currently invested in a Governed Portfolio or a lifestyle strategy but you want your single contribution or transfer payment to invest in one of those options or you want your existing contributions to invest in any new individual funds you choose below, you'll 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 already invested in individual funds which you have requested to rebalance, any new funds you select here will 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	Single contribution %	Transfer payment %
<b>Total</b>	<b>100%</b>	<b>100%</b>

## 6 Standard Lifetime Allowance

### Standard Lifetime Allowance

How much of your Standard Lifetime Allowance (SLA) have you already used?

 %

If you took any of your retirement benefits before April 2006, you'll need to include these in the figure you provide above. Please note that if you don't complete this box we'll assume you've not used any of your SLA.

## 7 Income Release details

You'll need to complete this section to let us know how you would like to take your retirement benefits from your plan.

Please read the options below, and then complete the relevant parts. If you would like to:

- Take a one-off tax-free cash lump sum payment from your plan, please complete **Part A**.
- Take regular tax-free cash payments or a combination of regular tax-free cash and taxable income payments from your plan, please complete **Part B**.
- Start taking or change your regular taxable income payments from your plan (without combining your taxable income with regular tax-free cash payments), please complete **Part C**.

Please note that you'll not be able to take any taxable income payments until we've paid the first tax-free cash payment, and you'll need to ensure there is sufficient funds in your plan to support your benefit choices. Before you make your decision, we strongly recommend that you discuss your options (including the tax implications) with your financial adviser.

### Part A: You'll need to complete this part if you want to take a one-off tax-free cash lump sum payment from your plan.

Would you like to receive:

The maximum amount available?

or

A specific amount?

If you've chosen a specific amount, how much would you like?

£

(If you choose to take the maximum lump sum amount available, you'll not be able to choose to take regular payments in Part B below.)

Please note that payslips are not available if payments are taken in this way.

### Part B: You'll need to complete this part if you want to take regular tax-free cash payments or a combination of regular tax-free cash and taxable income payments from your plan.

Would you like to take your tax-free cash as:

Regular payments?

or

A combination of regular tax-free cash and taxable income payments?

Please note that you can only take a one-off tax-free cash lump sum payment and regular tax-free cash payments if you've not chosen in Part A to take the maximum lump sum amount available.

If you're taking your tax-free cash as regular payments:

- What is the total amount of tax-free cash you would like to receive each year?

£

- How frequently would you like to receive these payments?

Monthly

or

Yearly

- On what date of the month would you like to receive your regular tax-free cash payments?  
(You can choose between the 1st and the 28th of the month.)

D

D

If you're taking a combination of regular tax-free cash and taxable income payments, how much taxable income would you like to take each year before tax?

£

If you're taking a combination of tax-free cash and taxable income payments, the tax-free cash element must make up at least 25% of the total payment. Your combined tax-free cash and taxable income payments will be paid at the same frequency and on the same date of the month you've chosen above.

Please note that if you're using capped drawdown and you want to start taking regular tax-free cash payments, or a combination of regular tax-free cash and regular taxable income payments, we'll automatically convert your plan to flexi-access drawdown.

Payslips can be printed online, however if you would like additional payslips please tick this box

## 7 Income Release details continued

**Part C: You'll need to complete this part if you want to start taking or change your regular taxable income payments from your plan (without combining your taxable income with regular tax-free cash payments).**

If you're already using capped drawdown and you want to start taking or increase your taxable income payments but remain within the withdrawal limits set by the Government Actuary's Department (GAD), you'll need to tell us the amount of taxable income you would like to receive each year by completing the table below.

Regular income payments	Please tick	Percentage/amount
Maximum income available		N/A
A percentage of maximum income available (between 1% - 99%)*		%
Yearly income amount (gross)		£

\* Please note you'll need to tell us the percentage of income you want to receive and not the percentage of the GAD maximum. As an example, where the GAD maximum is 150% and you want 110% of the GAD maximum, you'll need to input (110 divided by 150) 73.33% rather than 110% (as this is 73.33% of the maximum income available).

If you're already using flexi-access drawdown or you want to start using this, you'll need to tell us the total amount of taxable income you would like to receive each year?

(Please tell us the amount you want to take before we deduct tax.)

Please note if you're already using capped drawdown and you want to increase your income payments to more than the Government Actuary's Department (GAD) maximums your plan will automatically convert to flexi-access drawdown.

On what date of the month would you like to receive your regular taxable income payments?

(You can choose between the 1st and the 28th of the month.)

How frequently would you like to receive your taxable income payments?

Monthly       Quarterly       Half-yearly       Yearly

Would you like your taxable income amount to increase? Please tick **one** box only.

No increase       Increase by RPI       Increase by fixed amount

If your taxable income is increasing by a fixed amount, what is the percentage? (Max 10%)

 %

If you're transferring an existing income drawdown plan and you're already receiving an income from that plan, do you want your new regular amount to:

Include your pre transfer amount?       Exclude your pre transfer amount?       Not applicable

Payslips can be printed online, however if you would like additional payslips please tick this box.

## 8 Taxable income payments fund choice

You'll need to complete this section if you want to take a one-off or regular taxable income payment(s) from your plan.

If you've chosen to invest your plan in a Governed Portfolio (including a GRIP) or a lifestyle strategy, or you've chosen for your plan to automatically rebalance, we'll automatically deduct your taxable income payments proportionately across your Core Investments.

If you would like your taxable income payments to be paid from a specific fund or from the Income Tap, you'll need to complete the relevant questions below.

Please note, the Income Tap is not an option if you're taking a combination of regular tax-free cash and taxable income payments from your plan.

### Specific fund choice

If your taxable income payments are to be paid from a specific fund choice, what is the name of this investment fund?

## 8 Taxable income payments fund choice continued

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### Income Tap

If you choose to use the Income Tap we'll hold a specific number of months' income in our RLP Deposit fund. You'll need to ensure there are sufficient funds in the Income Tap to make one income payment that mirrors the frequency you've chosen to receive your income payment.

**If your taxable income is to be paid from the Income Tap, how many months income payments you would like to invest in the Income Tap?**  (3-60 months)

**How frequently would you like to review the Income Tap?**

Monthly       Quarterly       Half-yearly       Yearly

You can review your Income Tap at the same frequency you've chosen to receive your income payments and if it needs to be topped up, you can move money proportionately from your Core Investments into your Income Tap.

## 9 Bank details

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**You'll need to complete this section with your bank details.**

If you would like your tax-free cash and/or income payments to be paid into the same bank or building society account as the most recent payment we've made to you from this plan, please tick this box.  If you would like your payments to be paid to a different bank or building society account, please complete the details below.

<b>Name of your bank/building society</b>	<input type="text"/>		
<b>Account name</b>	<input type="text"/>		
<b>Account number</b>	<input type="text"/>	<b>Sort code</b>	<input type="text"/>
<b>Roll number</b>	<input type="text"/>		

If you would like your tax-free cash and/or your income payments to be paid overseas, you'll need to tell us and we'll make all payments via cheque.

# 10 Privacy notice

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## All applicants should read this section.

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



## 11 Financial adviser's details

This section should be completed by your financial adviser.

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

\*This is the agency number the plan will be keyed under

Please confirm what type of advice you are providing to your client	Independent	<input type="checkbox"/>	Restricted – Single-led	<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"/>

Please tell us the name of the Royal London pension sales consultant you normally deal with in the box.

## 12 Adviser charge instruction

Please complete this section with the agreed adviser charge details.

Adviser charges can be paid as a percentage of fund 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.

It's important that any details you complete in this section relate to the amount of adviser charge that you've agreed in relation to the contribution(s) detailed in the Contributions section of this form which we should deduct from the plan.

If you're applying an additional single contribution to your plan and it's within **24 months** of your last single contribution, and you previously agreed that any adviser charge will be paid as a percentage of that contribution type, Royal London will apply the same adviser charge instruction to this single contribution unless you provide a new instruction by completing the table on the following pages.

**If you're applying a transfer payment to your plan and you've agreed that an adviser charge payment will be deducted from your plan, you'll need to provide us with a new instruction for each transfer payment you make.**

Please tick one of the following boxes to confirm if any adviser charges are to be deducted from your plan.

No adviser charge	<input type="checkbox"/>		If "No" you don't need to complete any more details within this section.
Yes	<input type="checkbox"/>		If "Yes" please read the notes and complete the table on the following pages. If you don't complete the table and you are making an additional single contribution, Royal London will deduct an adviser charge as described in the circumstances above.

**Please note that if you've agreed an adviser charge payment with your adviser, the amount we'll deduct from the plan will be based upon the full value of the contributions before any tax-free cash is paid out.**

## 12 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 that you've agreed will be deducted from the plan. Please complete the table by circling your answers where appropriate or by writing in the details that you've agreed. You'll need to tell us the initial and ongoing adviser charge details 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 agreed ongoing AC payments are being deducted as a percentage of fund, you'll need to tell us the yearly percentage that we'll need to deduct from the plan which we'll pay monthly.
- If the agreed ongoing AC payments are being paid as a monetary amount, you'll need to tell us the amount that is to be paid.

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

- You'll need to tell us if the agreed ongoing AC payments are to be made monthly, quarterly, half-yearly or yearly. If you've agreed the payments will be paid as a percentage of the fund, these can only be paid monthly.

#### Note 3 – 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 paying the ongoing AC payments for as long as there is sufficient value in the plan.
- If the agreed 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 4 – After how many months are the ongoing AC payments to start from?

- You'll need to tell us after how many months from when the additional contribution is applied to the plan are the ongoing AC payments are to 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 month the additional contribution is applied to the plan.

#### Note 5 – 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 adviser charge payments are being paid as a monetary amount which will increase, you'll need to tell us if they're increasing by RPI, AWE or a fixed percentage. The maximum fixed percentage is 5%.

#### Note 6 – 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 between the 1st-28th of the month.

## 12 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 ongoing/AC payments being made for? (see note 3)	After how many months are the ongoing AC payments to start from? (see note 4)	Are the AC payments increasing each year? If so, how are they increasing? (see note 5)	When are the AC payments increasing from? (see note 6)
<b>Initial adviser charge details – Percentage of contribution or monetary amount</b>							
Initial	Single contribution	% or £	N/A	N/A	N/A	N/A	N/A
Initial	Transfer payment	% or £	N/A	N/A	N/A	N/A	N/A
<b>Ongoing adviser charge details – Percentage of fund</b>							
Ongoing	Single contribution	%	N/A	N/A	N/A	N/A	N/A
Ongoing	Transfer payment	%	N/A	N/A	N/A	N/A	N/A
<b>Ongoing adviser charge details – Monetary amount</b>							
Ongoing	Single contribution	£	M/Q H - Y/Y	Full term or No. of payments	Y/N	Month	RPI AWE Fixed Y/N Y/N %
Ongoing	Transfer payment	£	M/Q H - Y/Y	Full term or No. of payments	Y/N	Month	RPI AWE Fixed Y/N Y/N %

## 13 Declaration

**You should read and sign this section. If there is anything you do not fully understand, you should speak to your financial adviser or Royal London.**

I confirm that this is my application to apply an additional contribution to my plan detailed in the Contributions section of this application form, to release tax-free cash, and if relevant, to start or change the income payments from my plan as detailed in the Income release details section of this application form.

I authorise Royal London to:

- disclose information concerning my plan, including any adviser charge details, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my plan, I understand that I can inform Royal London of this by writing in the way described in the 'Privacy notice' section;
- deduct any adviser charges that are detailed in the Adviser charge instruction section of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed within this form.

I agree that:

- if I'm applying an additional contribution to my plan and I've requested that any tax-free cash and, where relevant, income payments are paid within the cancellation period, and I later decide to cancel my additional contribution within the cancellation period, I will immediately pay back to Royal London any tax-free cash and, where relevant, income payments that are in excess of the maximum amounts that I would have been entitled to receive had I not made that additional contribution;
- should tax become payable because I either (i) recycle tax-free cash or (ii) have not provided the correct information within the Contributions and Income release details sections of this application form, then I will pay any tax or penalty that may be imposed by HM Revenue & Customs or I will reimburse Royal London for any tax or penalty that they may incur.

I understand that:

- the terms of my plan are detailed within my **Pension Portfolio Core Investment Plan booklet** which I received when I applied for my plan, and if I require an additional copy of this I can request a copy at any time;
- the information detailed within this form will be used to structure my investments and provide benefits under my plan;
- 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);
- if I'm not already subject to the MPAA I will trigger this from the date I receive my first flexi-access taxable income payment from this plan, unless I trigger this under any other pension plan before this payment is made. If I do 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;
- if I've agreed that adviser charges will be deducted from my plan in return for the advice and services I've received from my financial adviser in relation to this additional contribution, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within the Adviser charge instruction section of this application form; and
  - my financial adviser has discussed any agreed adviser charges with me and I understand the impact they'll have on my plan and that any agreed adviser charges are in addition to any plan charges that Royal London may apply;
  - if I want to find out how the adviser charges may be deducted from my plan, this is detailed within my Plan booklet;
  - if I've agreed my financial adviser will receive an adviser charge either as a percentage of the contributions or as a percentage of the fund, this adviser charge instruction will also apply to any future contribution increases or new contributions of the same type that I make to my plan, unless I tell Royal London otherwise. However (i) 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, and (ii) 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;
  - if I want to change an agreed adviser charge instruction, I'll need to provide Royal London with a new instruction;
  - 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 adviser. I also understand that if I want to pay an adviser charge to a new financial adviser I will need to provide Royal London with a new adviser charge instruction;
  - 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 plan 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 should check the terms of my agreement with my financial adviser in this event.
  - if I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I have provided all of the details about this transfer payment within this application form. Any transfer payment I make will be subject to the rules of The Royal London Personal Pension Scheme (No2) and by making this transfer payment I declare the following:

## 13 Declaration continued

- 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.
- Royal London will not accept a defined benefit transfer unless advice has been provided by a financial adviser that has the appropriate pension transfer advice permissions.

### 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) listed in the Contributions section of this application form 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 listed in the Contributions section of this application form, 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 scheme(s).
- Where the payment(s) made to Royal London represent(s) all of the funds under the plan(s) listed in the Contributions section of this application form, 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 the Contributions section of this application form, 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.

### My declarations to Royal London:

- If I'm transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the money purchase annual allowance (MPAA) from the date of my first flexi-access payment, or
- If I am already subject to the MPAA, I have supplied the date the MPAA first applied to me in the MPAA section of this application form.

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.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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**It is a serious offence to make false statements 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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## Checklist

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Please tick to confirm what additional documentation you're enclosing with your application form.

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

(You'll need to supply this if you're applying any transfer payments to your plan and are not using Origo. If you are using our Origo system, there is no need to include this form.)

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

(You'll need to supply this if a contribution is being made for the first time by you, your employer or by a third party e.g. husband, wife or civil partner.)

**If you can ensure that all relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible and pay any income payments without any delay.**



**Royal London**

1 Thistle Street, Edinburgh EH2 1DG

**royallondon.com**

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