



CORE INVESTMENTS (PERSONAL PENSION)

Additional contribution application form

You'll need to complete this application form to apply an additional contribution to your Pension Portfolio Plan with Royal London.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- You should complete this form if you have a Pension Portfolio Plan with Core 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](#) detailing the terms and conditions of your plan. If you would like to receive another copy of the Plan booklet, you can request a copy from us at any time.
- Your completed form should be sent to us at **PO Box 296, Wilmslow, Cheshire, SK9 1WJ**. If you're returning your form in an A4 window envelope, then you'll need to read the additional instructions on the back page of this form.

2 Checklist

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

Illustration showing the details and 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 identify verification form.

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

If you can ensure that all 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 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 other provider?

Yes No

If 'Yes' when what the first payment made?

D D M M Y Y Y Y

5 Contributions

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

Part A: Your earnings

What are your yearly earnings? £

Part B: 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.)

D D M M Y Y Y Y

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 contributions (gross amount)* | £ <input type="text"/> | or <input type="text"/> % | £ <input type="text"/> |
| Your employer's new total contributions (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 you 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.

5 Contributions continued

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.

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 a different 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 |
|---|---|---|---|---|---|

Reference (internal use only)

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Name(s) of account holder(s)

| |
|--|
| |
|--|

Bank/building society account number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Branch sort code

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

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.

5 Contributions continued

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.

Part D: Transfer payment

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

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

If any transfer payment is coming from a company pension scheme or 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"/> | | |
| | <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

8 Privacy notice

Please read this section.

We, The Royal London Mutual Insurance Society Limited will use the personal information, including any sensitive personal information, supplied on this form and information we obtain from other sources, such as your financial adviser, your doctor or an identity authentication agency for providing and developing our products and services, customer services, legal and regulatory reasons, marketing, research and analysis and verifying your identity and crime prevention.

We'll retain your personal information which we'll keep for a reasonable period after your plan has ended. In order for us to carry out business effectively information may also be passed to other companies in the Royal London Group, legal and regulatory bodies, auditors, legal and financial advisers, other financial institutions, professional advisers, identity authentication and fraud prevention agencies, underwriters, reinsurers and medical agencies, authorised agents and third party service providers. Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 1998.

We may carry out an electronic check to verify your identity. We will use a reputable reference agency who will access a range of data sources including information from the Electoral Register to carry out identity checks. Although we will retain a record of this search, we will not share this information outside of the Royal London Group. We may monitor and record phone calls and retain these for the purposes of training and quality assurance, and to ensure we have an accurate record of your instructions.

Under the terms of the Data Protection Act 1998, you are entitled to ask for a copy of the information we hold on you, and to have any inaccuracies in your information corrected. We are allowed to charge a fee for this. If you have any questions about how we will use your personal information please contact the Data Protection Officer, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF.

9 Adviser charge instruction


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


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

No adviser charges  If 'No' you don't need to complete any more details within this section.

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

9 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 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 new or increased regular contributions, 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 only be able to 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 to be 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 month the increment 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.

9 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) | |
| Initial adviser charge details — Percentage of contribution or monetary amount | | | | | | | | | | |
| Initial | Regular contribution | % or £ | M / Y | | N/A | N/A | N/A | N/A | N/A | N/A |
| Initial | Regular contribution | N/A | 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 | N/A |
| Initial | Transfer payment | % or £ | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Ongoing adviser charge details — Percentage of fund | | | | | | | | | | |
| Ongoing | Regular contribution | % | Monthly | N/A | 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 | N/A |
| Ongoing | Transfer payment | % | Monthly | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Ongoing adviser charge details — Percentage of contribution or monetary amount | | | | | | | | | | |
| 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 % |

10 Declaration

You should read and sign this section. If there is anything that 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 which is detailed in section 5, to my Pension Portfolio Plan with Royal London;
- if I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the money purchase annual allowance (MPAA), I have supplied the date the MPAA first applied to me in section 4.

I authorise Royal London to:

- accept any reasonable instructions regarding my plan from any financial adviser appointed by me as if the instructions were given by me directly. I understand Royal London cannot be held responsible for any consequences of relying on these instructions;
- disclose information concerning my plan, including any adviser charges, 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 to Royal London at Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF;
- deduct any adviser charges that are detailed in section 8 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 understand that:

- the terms of my plan are detailed within the **Pension Portfolio Core Investments Plan booklet** which I received when I applied for my plan. I also understand that if I require an additional copy of this Plan booklet I can request a copy at any time;
- the information detailed within this form will be used to structure my investments and provide benefits under my plan;
- 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;
- 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 the additional contribution, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 8 of this application form and;
 - any 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;
 - my financial adviser has discussed any agreed adviser charges with me and I understand the impact they'll have on my plan;
 - if I want to find out how these adviser charges will 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 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 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 should check the terms of my agreement with my financial adviser in this event;
 - 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 and/or additional regular contribution within the applicable cancellation period, Royal London will refund my regular and the additional regular contribution including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London will not refund any other adviser charge payment that has been made to my adviser;
 - 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 charges 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;
 - any adviser charges that I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London;

10 Declaration continued

- 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 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;

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 section 5D 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 section 5D, 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 section 5D, 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 5D, 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 tax relief on contributions. The penalties are severe and could lead to prosecution.

Returning this form

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.



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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