



## BLOCK TRANSFER FORM

This application form is used to provide further details of any transfer payment that is part of a block transfer to an individual, group or company pension plan with Royal London.

You should complete this form if you have any of the following plans:

- Individual Pension Plan (Stakeholder Plans)
- Pension Portfolio Plan (Personal Pension, Core Investments for Self Invested Personal Pension & Income Release Plan)
- Retirement Solutions Plan (Group Personal Pension Plan, Group Stakeholder Pension Plan or Company Pension Plan)
- Talisman Pension Plan

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### 1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- You should only complete this form if you are making a transfer payment to an individual, group or company pension plan with Royal London that is part of a block transfer as defined in paragraph 22(6) of Schedule 36 of the Finance Act 2004 (as amended).
- 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 completing this form.
- Your completed form should be sent to us at **PO Box 296, Wilmslow, Cheshire, SK9 1WJ**.

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### 2 Personal information

This section should be completed by all applicants.

Name

Plan number (if known)

National Insurance number

### 3 Protected pension age

This section should be completed if you have a protected pension age.

Is this transfer part of a block transfer in terms of paragraph 22(6) of Schedule 36 of the Finance Act 2004 (as amended)?

Yes  No

If 'No', retirement savings cannot be taken before age 55.

If 'Yes', complete Part B if retirement savings are being transferred from a personal pension, stakeholder pension or a retirement annuity contract, otherwise complete Part A.

#### Part A:

(1) In what type of scheme were the protected pre 6 April 2006 (A-Day) rights (i.e. protected pension age of less than 55) acquired? Please tick **one** box only.

- (i) A tax approved retirement benefits scheme
- (ii) A deferred annuity contract
- (iii) A former approved superannuation fund
- (iv) A statutory pension scheme
- (v) A Parliamentary pension scheme

If protected pre 6 April 2006 rights were acquired in any other type of scheme than those listed above (or those in Part B on the next page), retirement savings are not entitled to be taken before age 55.

(2) Was there a right under the rules of the transferring scheme to take retirement savings under that scheme before age 55 on 5 April 2006?

Yes  No

Please specify the age at which that right allows retirement savings to be taken.

(3) Was that right unqualified (i.e. could retirement savings be taken at that age without seeking the consent of any other person)?

Yes  No

(4) Did the rules of that scheme allow retirement savings to be taken before age 55 on 10 December 2003?

Yes  No

(5) Did the rules of the scheme give you the right to take retirement savings before age 55 on 10 December 2003, or did you acquire such a right upon joining that scheme at a later date?

Yes  No

If all four of the previous questions (2-5) have been answered 'Yes', retirement savings are entitled to be taken before age 55.

If any of the previous questions (2-5) has been answered 'No', retirement savings are not entitled to be taken before age 55.

### 3 Protected pension age continued

#### Part B:

**(1) In what type of scheme were the protected pre 6 April 2006 (A-Day) rights (i.e. protected pension age of less than 50) acquired?** Please tick **one** box only.

- (i) A tax approved personal pension scheme (including stakeholder schemes)
- (ii) A tax approved retirement annuity contract

If protected pre 6 April 2006 rights were acquired in any other type of scheme than those listed above (or those in Part A), then you are not entitled to take retirement benefits before age 55.

**(2) Was there a right under the rules of the transferring scheme to take retirement savings under that scheme before age 50 on 5 April 2006?** Yes  No

Please specify the age at which that right allows retirement savings to be taken.

**(3) Was that right unqualified (i.e. could retirement savings be taken at that age without seeking the consent of any other person)?** Yes  No

**(4) Were you in a prescribed occupation (or had you been previously) as at 5 April 2006?** Yes  No

If all three of the above questions (2-4) have been answered 'Yes', a protected pension age of less than 50 is permitted. Where retirement savings are taken before age 50, your Standard Lifetime Allowance (SLA) may be reduced.

If any of the above three questions (2-4) has been answered 'No', retirement savings are not entitled to be taken before age 55.

### 4 Tax-free cash protection

**This section should be completed if you have tax-free cash protection.**

**Is this transfer part of a block transfer in terms of paragraph 22(6) of Schedule 36 of the Finance Act 2004 (as amended)?** Yes  No

If 'No', protection will be lost on transfer and the lump sum entitlement will revert to 25% of the value of your plan when you take your retirement savings. This is subject to an overall maximum of 25% of the SLA for the tax year in question.

**If Yes, were the uncrystallised lump sum rights in the scheme on 5 April 2006 more than 25% of the value of the uncrystallised pension rights in the scheme on that date?** Yes  No

If 'No', lump sum protection is not permitted.

If 'Yes', please specify the amount to be protected (i.e. the uncrystallised lump sum rights at 5 April 2006)

Please also specify the value of your retirement savings as at 5 April 2006 (i.e. the uncrystallised pension rights)

**Please specify the total amount of all partial transfer values paid out for you on or after 6 April 2006 from the transferring scheme.**

## 5 Privacy notice

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### Please read this section carefully

In this notice we've included a summary of how we use your information. Our full privacy notice contains more detail on what we do with it, how long we keep it for, our lawful basis and your rights under data protection laws.

We use your information, which may be provided by you, through your adviser or from your employer, to set up and service your plan and meet our legal obligations, such as:

- setting up and administering your plan
- completing any requests or managing any queries or claims you make
- verifying your identity and preventing fraud. This is usually where we have a legal obligation
- fulfilling any other legal or regulatory obligations
- sending you membership information and managing your membership rights.

We also use your information for other activities. Where we do this we need to have a legitimate interest. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. We use legitimate interests for:

- Researching our customers' opinions and exploring new ways to meet their needs – This helps us understand if customers have suitable products and improves the customer experience.
- Assessing and developing our products, systems, prices and brand – We combine your information with others' to check our products and prices are fair.
- Monitoring the use of our websites – See our cookie policy online.
- Marketing and Communications – To send you information about your products and other products you may be interested in.

If we lose touch we'll use a trusted third party to find you and reunite you with your plan, if we can. We may also monitor and record phone calls for training and quality purposes.

### Who sees and uses my personal information?

Certain employees of Royal London are given access to your personal information. We also share your information with other companies. We only use trusted third parties, such as:

- your employer, for example they'll receive reports to help them help you;
- service providers, for example mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies, data brokers, for example Experian; and
- reassurers and medical agencies, if you need to claim under an ill health or similar benefit.

We make sure the use of your information is protected and we'll never sell your information.

### Overseas transfers

Depending on the plan you have, some of your personal information might be processed outside of the European Economic Area (EEA). For more information see the full privacy notice on our website.

### What are your rights?

**Access** – You have the right to find out what personal information we hold about you.

**Rectification** – If your details are incorrect or incomplete, you can ask us to correct them for you.

**Erasure** – You can ask us to delete your personal information in some circumstances.

**Object** – If you have concerns about how we're using your information you have the right to object in some circumstances, including where we're using legitimate interests (as mentioned above).

**Direct marketing** – You have a right to object to direct marketing, which we'll always act upon.

**Restriction** – You have the right to restrict the use of your information in some circumstances.

**Data portability** – In some circumstances, you can ask us to send an electronic copy of your information.

If you wish to exercise any of these rights please contact us in writing:

### How can I find out more?

You'll find the full notice at [royallondon.com/privacynotice](https://royallondon.com/privacynotice). Or you can call **0800 0858352** for a recorded version or if you want this in another format.

### How to contact our Data Protection Officer

You can contact our Data Protection Officer by emailing [GDPR@royallondon.com](mailto:GDPR@royallondon.com) or by writing to **Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF**.

## 6 Declaration

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Please read this section carefully and then complete the relevant part.

### Part A - Individual planholder

- I confirm that the answers to all the questions on this form are true to the best of my knowledge and belief. I have read over any answers not filled in by me in my own writing and confirm that they are correct.
- If further tax becomes payable because the information I have provided is proven to be incorrect then I agree to pay any tax charge due and any resultant penalty as may be imposed by HM Revenue & Customs, or to reimburse Royal London for any tax charge or penalty paid by them in respect of my plan.

Signature

Date

### Part B - Trustee signature (Must be signed for a Retirement Solutions Company Pension Plan).

- As the trustees, we accept the block transfer as detailed in sections 3 and 4 of this application form.

Signed by, or on behalf of, the trustees of the receiving scheme:

Signature

Date



**Royal London**  
1 Thistle Street, Edinburgh EH2 1DG  
[royallondon.com](http://royallondon.com)

We're happy to provide your documents in a different format, such as Braille,  
large print or audio, just ask us when you get in touch.  
All of our printed products are produced on stock which is from FSC® certified forests.

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