DOT001

GROUP STAKEHOLDER PENSION PLAN
DIRECT OFFER TRANSFER APPLICATION FORM

If you'd like to transfer the retirement savings you've built up in your employer's previous pension scheme to your employer's new Retirement Solutions Group Stakeholder Pension Plan with Royal London, just follow these three simple steps.

1 CHECK IT

Please read this application form carefully.

2 COMPLETE IT

If you decide to transfer your retirement savings to your new plan, complete any highlighted sections of this form and then sign and date the declaration in **Section 5**.

3 RETURN IT

Return the form to us in the pre-paid envelope provided in your pack.

Please read this section carefully

- Please read the **Deciding to transfer guide** in your pack. If you have any questions please get in touch with us before making your decision to transfer. We'll be happy to provide you with factual information but we can't provide any financial advice.
- You should keep a copy of this form and any additional information you send to us. You can request another copy of the completed form and/or the **Group Stakeholder Pension Plan booklet** detailing the terms and conditions of your plan at any time.

Making your application easier

We want to make the application process as easy as possible, so we've clearly highlighted what areas of this form you need to check and what areas you need to complete – like this:

Check these details are correct

Complete this section

1 Your details

Name of your employer's new group stakeholder plan

Your employer's new group stakeholder plan number

Your new plan number

Forename(s)

Surname

Email address

We'd like to keep in touch with you by email about your plan and any relevant developments to our service.

We may contact you by mail, phone, email or SMS either directly or through your approved financial adviser with further offers, promotions and information about our products and services that may interest you. Please tick this box if you don't want to receive this information. ☐

2 Transfer payment

Please complete this section with the details of your old plan.

The information we've shown below has been supplied by your previous pension provider. If it's incorrect, please update this form accordingly.

Name of previous pension provider

Scheme name

Scheme number

Your old plan number

Do you want to transfer the full value of your retirement savings built up under your old plan to your new plan with Royal London? Yes ☐ No ☐

Have you started to take any benefits from your old plan? Yes ☐ No ☐

Is your old plan subject to an earmarking order? Yes ☐ No ☐

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).

Please read this section carefully. It relates to important benefits/features you may have in your old plan.

If your previous pension provider has confirmed that you have any of these important benefits/features in your old plan, we have shown the details they have provided below. If you don't believe the information shown is correct, please contact your previous pension provider and then update this form accordingly.

You'll find more information about these important benefits/features on page 8 of the **Deciding to transfer** guide in your pack.

Tax free cash protection

Value of your retirement savings as at 5 April 2006

Protected pension age

3 | Investment choice

Please read this section carefully.

You can find full details about your investment options in the **Pension investment options** guide and at **yourplan.royallondon.com**.

If your new plan is currently invested in a lifestyle strategy (including a Flexible Lifestyle Strategy, a Target Lifestyle Strategy or a Retirement Investment Strategy) or a portfolio (Governed Portfolio or Managed Strategy), your transfer payment will follow the same investment choice.

If your new plan is currently invested in individual funds, we'll automatically invest your transfer payment according to your most recent investment instruction. If you would like your transfer payment to invest in different individual funds, please tick this box and provide the full names of the individual funds and the percentage that is to be invested into each fund on a separate piece of paper which should be signed, dated and attached to this application form. If you're choosing different individual funds for your transfer payment and you would like your existing contributions to also invest in these funds, you'll also need to tell us this. If your new plan is already invested in individual funds which you've requested to rebalance, any new funds you select will also rebalance. ☐

4 | Privacy notice

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.

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.

Continues on next page

4 Privacy notice (continued)

What are my 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**. 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** or by writing to **Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF**.

5 Declaration

Before signing this form, you should read the Deciding to transfer guide which is included in your pack and then check that all the details provided within this form are correct.

I confirm that:

- this is my application to transfer the retirement savings I've built up in my old plan detailed in Section 2 of this form, to my new plan detailed in Section 1;
- I have had the opportunity to read the contents of the pack for my new plan, including the **Deciding to transfer guide**, and to obtain answers to any questions that I may have, before making my decision to make this transfer payment;
- I have not received financial advice from Royal London in respect of my decision to transfer.

I accept that:

- the terms of my new plan are detailed within my **Group Stakeholder Pension Plan booklet** which I received when this plan was set up and, if I require a further copy of this, I can request a copy at any time;
- the transfer payment must come from a Registered Pension Scheme and will be subject to the rules of The Royal London Stakeholder Pension Scheme (No2). I can request a copy of these rules at any time.

My declarations to the current provider(s) where my transfer payment is coming from:

- I authorise, instruct and apply to the current provider(s) to transfer sums and assets from the plan(s) as listed in section 4 of this application form directly to Royal London and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise Royal London, the current provider(s), any contributing employer and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Royal London.
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Royal London as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 4 of this application form where the whole plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

Continues on next page

5 | Declaration (continued)

My declarations to Royal London and the current provider(s) that my transfer payment is coming from:

- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Royal London and the current provider(s) may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

I confirm that I have read the information provided in this application form and that it is correct and complete to the best of my knowledge and belief.

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

Signature ________________ **Date** D D / M M / Y Y Y Y

Royal London
1 Thistle Street, Edinburgh EH2 1DG
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.