



## GROUP PERSONAL PENSION PLAN

### Transfer payment application form (Including adviser charge)

You'll need to complete this application form to apply a transfer payment to your existing Retirement Solution Group Personal Pension 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 application form.
- You'll need to complete this application form if your employer's group pension plan was set up on or after 31 December 2012 and you want to apply a transfer payment to your plan. If you're unsure of the date your employer's group pension plan was set up, you or your financial adviser can speak to one of our Customer Service Consultants.
- If you've agreed with your financial adviser that an adviser charge will be deducted from your plan in return for the advice and services you've received, you'll need to complete the Adviser charge section within this application form.
- If you want to apply an additional regular contribution and/or a single contribution to your plan, you'll need to complete the **Group Personal Pension Plan Additional contribution application form**.
- If we receive your transfer payment before we're satisfied that we have all the information we need to apply it, we'll not invest your transfer payment for the first 30 days. If after 30 days we have not received all the information we need to apply it, we'll invest your transfer payment as detailed in the **Group Personal Pension Plan booklet**.
- 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 information you send to us. You can request a copy of the completed application form and the Plan booklet detailing the terms and conditions of your plan at any time.

#### 2 Your details

Please complete this section with your details.

Name of your employer's group pension plan	<input type="text"/>		
Your employer's group pension plan number	<input type="text"/>	Your plan number	<input type="text"/>
Forename(s)	<input type="text"/>	Surname	<input type="text"/>

### 3 Money purchase annual allowance (MPAA)

Please read this section carefully and then complete it with details about your other pension plans.

If you're over 55 and have taken benefits from another pension plan you need to tell us as this may trigger the money purchase annual allowance (MPAA).

If you've triggered the MPAA by flexibly accessing your retirement savings with us or any other provider please insert the date the first payment was made.

D	D	M	M	Y	Y	Y	Y
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You can find out more information about the MPAA within the [key features document for your employer's group personal pension plan](#).

### 4 Transfer payment

Please complete this section with information about the transfer payment you want to apply to your plan.

Please provide details of the scheme where the transfer payment is coming from. You'll find these details on the provider's plan documentation.

Please note that we can only accept transfer payments from a Registered Pension Scheme.

What is the transfer amount? £

Name of the current provider

Scheme name

Scheme number  Your reference number

Does this represent your 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 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

If you're applying more than one transfer payment to your plan, please tick this box. You'll also need to photocopy this page and complete it with the details of any additional transfer payments you wish to make. You'll need to sign and date the additional page and attach it to this application form.

Please note that if your transfer payment has come 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.

## 5 Investment choice

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### 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](http://yourplan.royallondon.com)

If your plan is 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 must follow the same investment choice.

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

## 6 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.

## 6 Privacy notice continued

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### 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](http://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**.

## 7 Financial adviser’s details

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Your financial adviser should complete this section.

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

Please confirm what type of advice you are providing to your client

Independent	<input type="checkbox"/>	Restricted – Single-tied	<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"/>

## 8 Adviser charge details

Please complete this section if you've agreed adviser charges with your financial adviser.

If you've agreed that adviser charges will be deducted from your plan in relation to the transfer payment detailed within this form, please provide the details below.

### Initial adviser charge

Percentage of contribution  % or Monetary amount  £

### Ongoing adviser charge – Percentage of fund

Percentage of fund  %

How frequently should this be deducted from your plan? Monthly  or Yearly

### Ongoing adviser charge – Monetary amount

Monetary amount  £

### How frequently is the ongoing charge to be paid?

Monthly  Quarterly  Half-yearly  Yearly

For how long should the ongoing charge be paid? Full term  or Number of payments

If it's for a set number of payments, how many payments should be paid?

How many months following the date the transfer payment is made should the ongoing charge start?  months  
(For example, if they're to start immediately enter '0' if they're to start after a year enter '12')

If the ongoing charge is to increase each year, how should it increase? RPI  AWE  Fixed percentage  %

If the ongoing charge is to increase, when should it increase? Yearly review date  or Specific date

## 9 Financial adviser declaration

Your financial adviser should complete this section.

I confirm that as the financial adviser, the services I've provided to my client were optional and specific to my client's circumstances. I've previously discussed these adviser charges with my client and the impact they will have on my client's plan.

Adviser's signature  Date

Adviser's name  Company name

## 10 Declaration

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**Please read this section carefully and then sign and date it. If there's anything that you don't understand, you should speak to your financial adviser or Royal London.**

I confirm that:

- this application is to apply a transfer payment to my plan detailed in section 2 of this application form;
- if I've taken retirement savings 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've supplied the date the MPAA first applied to me in section 3.

I understand that:

- Royal London will store and use personal information about me, including sensitive information such as health details, in the way discussed in the Privacy notice.
- the terms of my plan are detailed within my **Group Personal Pension Plan booklet** which I received when I applied for my plan and, if I require a further copy of this I can request a copy at any time;
- 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 this transfer payment, the charges, 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:
  - I confirm that 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 Royal London may apply;
  - I instruct Royal London to deduct these agreed adviser charges from my plan over the agreed period of time and pay them to my financial adviser as detailed in this application form;
  - if I want to find out how the charges may be deducted from my plan, this is detailed within my Plan booklet;
  - if I want to stop any agreed adviser charges being deducted from my plan in the future, I'll need to inform Royal London;
  - 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, Royal London will continue paying any previously agreed initial adviser charges to that adviser until such time as I provide Royal London with a new adviser charge instruction; and
- 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 won't accept a defined benefit transfer unless advice has been provided by a financial adviser that has the appropriate pension transfer advice permissions.
- 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 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 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 4 directly to Royal London. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
- I authorise you to release all necessary information to Royal London to enable the transfer of funds to Royal London.
- I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.
- If an employer is paying contributions to any of the plans as listed in section 4, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

## 10 Declaration continued

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- 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 4, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
- Where the payment(s) made to Royal London represent(s) part of the funds under the plan(s) listed in section 4, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

### **My declarations 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 of any failure on my part to comply with any aspect of this application.

I confirm that the information I've provided in this application form is true to the best of my knowledge and belief. I also confirm that I've read the declaration and every answer, including those answers not filled in by me, is correct.

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

**Signature**

**Date**



**Royal London**  
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[royallondon.com](http://royallondon.com)

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