



GROUP STAKEHOLDER PENSION PLAN

Member application form

Thank you for applying for your Retirement Solutions Group Stakeholder Pension Plan. You'll need to complete this application form to apply for your plan which will form part of your employer's group 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 form.
- Your Retirement Solutions Group Stakeholder Pension Plan will be written under the provisions of the Pension Schemes Act 1993, Part 4 of the Finance Act 2004 (as amended) and Part 1 of the Welfare Reform and Pensions Act 1999.
- Please note that throughout this form we'll use the term "employer", which includes any other sponsor of the group pension plan with Royal London.
- If we receive a contribution before we're satisfied that we have all the information we need to apply it, we won't invest the contribution 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 contribution as detailed in the [Group Stakeholder 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.
- If any of your personal circumstances change once you've completed this form and before your plan starts, you must tell us.
- You should keep a copy of this application form and any additional forms you send to us. When you take out your plan, you'll receive a copy of the Plan booklet detailing the terms and conditions of your plan. If you'd like to see a copy of the Plan booklet now, you can request a copy from us at any time.

2 Plan details

Please complete this section with the name of your employer's group pension plan.

Name of your employer's
group pension plan

3 Your details

Please complete this section with your personal details.

Title Mr Mrs Miss Ms Other (please specify)

Forename(s)

Surname

Date of birth

Sex Male Female

Marital status Single Married Divorced Separated Widowed
Civil partnership Civil partnership dissolved Surviving civil partner

Employment status Employed Self-employed Other

National Insurance number

Pensionable salary £

Chosen retirement age

Address
 Postcode

If you're under 18 years of age (16 in Scotland), please enter the name and address of your legal guardian.

Name

Address
 Postcode

4 Contributions

Please complete this section with the contribution details for your plan.

Part A: Your other pension plans

If you're over 55 and have taken retirement savings 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.

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

Part B: Regular contributions

Have you set up a salary exchange agreement with your employer to make contributions into your plan? Yes No

When would you like your first contribution to be made?

4 Contributions continued

If regular contributions are to be made to your plan, how much do you and/or your employer wish to pay?

Your contribution % of pensionable salary or £ per month (gross)*
Your employer's % of pensionable salary or £ per month (gross)

* The amount your employer/group pension plan sponsor will deduct from your bank account will be 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.

Part C: Single contributions

If a single contribution is to be made to your plan, how much do you and/or your employer wish to pay?

Your contribution £ (gross) Your employer's contribution £ (gross)

Single contributions can only 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. The amount that you complete on your cheque should be 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.

Part D: Transfer payment

We can only accept transfer payments from a Registered Pension Scheme.

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

If a transfer payment is to be made to your plan, what is the transfer amount? £

Name of the current provider

Scheme name

Scheme number Your scheme reference

Does this represent the full value of your benefits 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

Are you transferring your benefits as part of a Block Transfer? If Yes, you'll also need to complete a [Block transfer form](#). 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'll only accept the transfer if it has been equalised in terms of Article 141 of the Treaty of Rome.

5 Investment choice

Please complete this section with your investment choice.

It's important to choose an investment option that's appropriate for your stakeholder pension plan. You can find full details about all of your investment options in the [Pension investment options guide](#) and at yourplan.royallondon.com/retirement.

We'll automatically invest your contributions in the default investment choice for your employer's group pension plan unless you tell us otherwise. If there's no default investment choice we'll invest your contributions in the Royal London default investment which is applicable from time to time.

Our Investment Advisory Committee will regularly review our lifestyle strategies, including our Governed Portfolios, and to ensure the aim of your selected strategy is maintained throughout the lifetime of your plan, we may adjust the asset allocation within your plan.

If you'd like to choose your own investment options, please choose one investment option only and use the full fund names where necessary.

Part A: Target Lifestyle Strategies

If you'd like to invest in **one** of our Target Lifestyle Strategies, you'll need to tick **one** box within each of the sections below.

Please tick to confirm what you would like to target



Target cash

Target annuity

Target drawdown

Please tick to confirm your risk profile.



Balanced

Cautious

Moderately Cautious

Moderately Adventurous

Adventurous

Please tick to confirm which lifestyle strategy* you would like to invest in



Lifestyle Strategy

Tracker lifestyle strategy

Active lifestyle strategy

* Please note that your targeted investment choice, your risk profile and your lifestyle strategy will affect how the name of the lifestyle strategy will appear on our online service.

For example, if you choose to target drawdown, you have a balanced risk profile and you're investing in a Tracker lifestyle strategy, this will appear on our online service as "Balanced Tracker Lifestyle Strategy (Drawdown)."

If you choose to target an annuity, you'll see "Annuity" within the name of your lifestyle strategy and if you choose "Cash", this will appear with just the strategy name.

5 Investment choice continued

Part B: Flexible Lifestyle Strategy

A Flexible Lifestyle Strategy allows you to create your own lifestyle strategy using our Governed Portfolios and target cash, an annuity or drawdown. Please select which option you would like to target:

Target cash

Target annuity

Target drawdown

Please choose the Governed Portfolio and the equity funds for terms 5, 10 and 15 years to retirement and we'll gradually switch your investment between these portfolios as you approach retirement. Please tick one Governed Portfolio for each term to retirement. If you have:

- more than 10 years to retirement you should tick one portfolio in each of the 15 years, 10 years and 5 years sections
- between 5 and 10 years to retirement you only need to tick one portfolio in each of the 10 years and 5 years sections
- 5 years or less to retirement you only need to tick one portfolio in the 5 years section.

Please tick **one** Governed Portfolio for each term to retirement.

Term to retirement	Portfolio name	Please tick
15 years to retirement	Governed Portfolio 1 Cautious	<input type="checkbox"/>
	Governed Portfolio 4 Moderately Cautious/Balanced	<input type="checkbox"/>
	Governed Portfolio 7 Moderately Adventurous/Adventurous	<input type="checkbox"/>
10 years to retirement	Governed Portfolio 2 Cautious	<input type="checkbox"/>
	Governed Portfolio 5 Moderately Cautious/Balanced/Moderately Adventurous	<input type="checkbox"/>
	Governed Portfolio 8 Adventurous	<input type="checkbox"/>
5 years to retirement	Governed Portfolio 3 Cautious/Moderately Cautious	<input type="checkbox"/>
	Governed Portfolio 6 Balanced/Moderately Adventurous	<input type="checkbox"/>
	Governed Portfolio 9 Adventurous	<input type="checkbox"/>

If you're targeting cash or an annuity, and you'd prefer to remain in your chosen five year portfolio until your chosen retirement age, then please tick this box.

If you're targeting drawdown, you'll need to tell us where you want your plan to invest until your chosen retirement age. You can choose to:

Remain in your chosen 5 year portfolio

Or invest in:

Governed Retirement Income Portfolio 1

Governed Retirement Income Portfolio 4

Governed Retirement Income Portfolio 2

Governed Retirement Income Portfolio 5

Governed Retirement Income Portfolio 3

The default equity fund we use in each Governed Portfolio is the RLP Global Managed fund. If you'd like to select alternative equity funds, then please tick this box and provide the additional investment details on a separate piece of paper which should be signed, dated and attached to this application form.

5 Investment choice continued

Part C: Governed Portfolios

Please choose which Governed Portfolio you would like your plan to invest in. Please tick **one** box only.

Portfolio name	Risk attitude	Investment period	Please tick one
Governed Portfolio 1	Cautious	Long (12.5 years +)	<input type="checkbox"/>
Governed Portfolio 2	Cautious	Medium (7.5-12.5 years)	<input type="checkbox"/>
Governed Portfolio 3	Cautious/Moderately Cautious	Short (<7.5 years)	<input type="checkbox"/>
Governed Portfolio 4	Moderately Cautious/ Balanced	Long (12.5 years +)	<input type="checkbox"/>
Governed Portfolio 5	Moderately Cautious/ Balanced/ Moderately Adventurous	Medium (7.5-12.5 years)	<input type="checkbox"/>
Governed Portfolio 6	Balanced/Moderately Adventurous	Short (<7.5 years)	<input type="checkbox"/>
Governed Portfolio 7	Moderately Adventurous/ Adventurous	Long (12.5 years +)	<input type="checkbox"/>
Governed Portfolio 8	Adventurous	Medium (7.5-12.5 years)	<input type="checkbox"/>
Governed Portfolio 9	Adventurous	Short (<7.5 years)	<input type="checkbox"/>

The default equity fund we use in each Governed Portfolio is the RLP Global Managed Pension fund. If you'd like to choose a different equity fund or funds, please tick this box and complete the Governed Portfolios table in section 10.

Part D: Fund range

Please choose which individual funds you'd like your plan to invest in and whether the funds are to rebalance on a regular basis.

If you'd like your funds to rebalance, please tick **one** box below to tell us the rebalancing frequency and complete the 'Fund name' and the 'Rebalancing' columns in the table. If you select rebalancing, the investment split must be the same across all contributions (i.e. regular contributions (RC), single contributions (SC) and transfer payments (TV)).

Monthly Quarterly Half-yearly Yearly

If you don't want your funds to rebalance, you should leave the 'Rebalancing' column blank. Please make sure the figures in the table add up to 100%.

Fund name	Rebalancing (all contributions) %	RC %	SC %	TV %
Total	100%	100%	100%	100%

If you'd like your plan to invest in more than 10 funds, please tick this box and complete the Fund range table in section 10.

Part E: Other

There may be other investment options available to you. Please tell us the name of the investment option you would like your plan to invest in.

Your employer of your financial adviser will be able to give you more information on any additional investment options available.

6 Death benefits

Please complete this section to tell us how the value of your plan should be paid out on your death.

If you die before taking all the retirement savings from your plan, the value of your plan will be paid out in accordance with the rules of The Royal London Stakeholder Pension Scheme (No2). The ways in which your beneficiaries can choose to receive these retirement savings will be explained to them at that time.

Please read the options below and then complete the table within either **Option 1** or **Option 2**.

Option 1 – At the discretion of the scheme administrator

I'd like you to use your discretion when distributing the retirement savings within my plan and consider paying the value of my plan to the person or persons named within the table below. If I'd like my retirement savings to be paid to a separate trust, I'll provide you with the details of the trust and the trustees that I'd like you to consider paying the value of my plan to.

I understand that although you'll take account of my wishes, you're not bound to follow them. I also understand that if I choose this option, I can change who I've nominated by writing to you, but I **cannot** change my mind and choose option 2 at a later date.

We only use this information to pay your retirement savings in the event of your death. Please make sure your beneficiaries are aware of how we use their information.

Full name/Name of organisation	Connection to me	Proportion (%)
Total		100%

Please note if you choose this option, any payments we make will normally be paid free of inheritance tax.

Option 2 – At my direction

I'd like to direct who you should distribute the retirement savings within my plan to and I'd like you to pay the value of my plan to the person or persons named within the table below.

I understand that if I choose this option, I can change who I've directed you to pay the retirement savings to by writing to you and I **can** also change my mind and choose option 1 at a later date.

We only use this information to pay your retirement savings in the event of your death. Please make sure your beneficiaries are aware of how we use their information.

Full name/Name of organisation	Connection to me	Proportion (%)
Total		100%

Please note if you choose **Option 2**, any payments we make may be subject to inheritance tax so you may wish to discuss this with a financial adviser first.

If you'd like to name more than four persons under either of the above options please tick this box and provide the additional details on a separate piece of paper. Please ensure you write your name and plan number on the additional sheet and attach it to this form.

7 Financial adviser's details

Your financial adviser should complete this section.

Name of adviser's firm

Adviser's name

FCA reference number

Royal London agency number*

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

Please confirm what type of advice you're 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"/>

If there's a transfer and conversion of valuable benefits, sometimes known as 'safeguarded benefits', for example, a defined benefit transfer, as part of this application please confirm below that your firm has the appropriate permission.

On behalf of the adviser firm above I confirm that we have the 'advising on pension transfers and pension opt outs' permission and the advice was provided or checked by a Pension Transfer Specialist.

Name

Signed Date

8 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.

8 Privacy notice *continued*

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 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**.

9 Declaration

Please read the declaration and then sign and date this form. If there's anything you don't understand you should speak to your financial adviser or Royal London.

I accept that:

- this is my application for a Retirement Solutions Group Stakeholder Pension Plan which will be administered by Royal London. I accept that this will form part of my employer's/group pension plan sponsor's group pension plan, detailed in section 2 of this form, which I am eligible to join;
- if I'm already subject to the money purchase annual allowance (MPAA), I've supplied the date the MPAA first applied to me in section 4 of this application form.

I authorise my employer/group pension plan sponsor to;

- deduct contributions from my salary, as agreed by me, and to pay them to Royal London.

I authorise Royal London to;

- accept any reasonable instructions regarding my plan, from any of the following parties as if the instructions were given by me directly:
 - my employer/group pension plan sponsor
 - any financial adviser appointed by my employer/group pension plan sponsor
 - any financial adviser appointed by me
 - and I understand that Royal London cannot be held responsible for any consequences of reasonably relying on such instructions;
- disclose information concerning my plan to any of the above parties. I accept that if I've appointed my own financial adviser and I decide that I don't want my employer/group pension plan sponsor or its financial adviser to have access to information other than that which is necessary to administer my plan, I can inform Royal London of this by writing in the way described in the 'Privacy notice' section.

I accept that:

- by applying for my plan, I'm applying for membership of The Royal London Stakeholder Pension Scheme (No2) which is managed and administered by Royal London. I accept that my plan will be administered in accordance with the rules of that scheme and I can ask for a copy of these rules at any time;
- Royal London will store and use personal information about me, including sensitive information such as health details, in the way described in section 8 of this application form;
- 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;
- my plan documents may be sent to my financial adviser, or to any financial adviser appointed by my employer/group pension plan sponsor to be passed on to me. If I don't receive my plan documentation or if I've any questions regarding my plan or my plan documentation, I should speak to my financial adviser or Royal London;
- the total contributions I make to all of my pension plans, will not be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I'm making regular or single contributions I confirm I'm under the age of 75 and that either I am, or have been, resident in the UK in the current tax year, or I have relevant UK earnings, or I'm a crown servant or a husband, wife or civil partner of a crown servant. As a result I'm eligible for tax relief on my contributions. If I cease to be such a person I will notify Royal London immediately;
- 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 Stakeholder Pension Scheme (No2) and by making this transfer payment I declare the following:

Royal London will only accept a transfer from an occupational pension scheme or statutory pension scheme where:

- the benefits have been equalised under Article 157 on the Functioning of the European Union so the benefits for both men and women will be treated the same, and
- 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 accept that Royal London is not liable for any shortfall if the amount my previous pension provider transfers does not meet either or both of the above 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.

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 within 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.

9 Declaration continued

- 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.

My declaration 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 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

It's a serious offence to make false statement in order to obtain tax relief on contributions. The penalties are severe and could lead to prosecution.

10 Additional investment details

Please complete this section with your additional investment details.

If you have ticked a box within Part B, C or D within the investment choice section, please complete your additional details in the appropriate table.

Flexible Lifestyle Strategy

You should complete this table if you'd like to choose a different equity fund or funds for each of your three Governed Portfolios within your Flexible Lifestyle Strategy. Please confirm which equity fund or funds you'd like to include and the percentage to be invested.

Fund name	Percentage (%)
Total	100%

Governed Portfolio

You should complete this table if you'd like to choose a different equity funds or funds within your chosen Governed Portfolio. Please confirm which equity funds you'd like to include and the percentage to be invested.

Fund name	Percentage (%)
Total	100%



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.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales, company number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales company number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.