



CORE INVESTMENTS & SELF INVESTMENTS

Additional contribution application form

You'll need to complete this application form to apply an additional contribution to your existing Pension Portfolio Plan that includes Self Investments 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 only complete this form if you have an existing Pension Portfolio Plan with Self 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 retirement savings 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 600 7477** (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)**.
- 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 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** and the **Self Investments Plan booklet** detailing the terms and conditions of your plan. If you'd like to receive another copy of the Plan booklets now, 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 should 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 – Confirmation of verification of identity certificate (CVIC).

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

Property purchase/Transfer application form.

(You'll need to supply this form if you're making an in specie transfer of property to your plan.)

If you can ensure that all the 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 Contributions

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

What are your yearly earnings? £

Where are the funds for this investment coming from? (tick all that apply):

A UK bank account in your name Your employer's bank account

A transfer from another Registered Pension Scheme

Other, please specify

What is the source of your wealth for this investment? (tick all that apply):

Savings from salary Inheritance Property sale Sale of other asset Divorce settlement

Savings being transferred from another UK Registered Pension Scheme

Other, please specify

Part A: Your other pension plans

If you've previously triggered the money purchase annual allowance (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 in your [Core Investment key features document](#).

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.)

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

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. If you want your contributions to be collected from another bank account or you've recently changed your bank details, you'll need to complete the Direct Debit Instruction on the following page as we can only have one Direct Debit Instruction on a plan.

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 another 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	

Name(s) of account holder(s)

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Bank/building society account number

--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--

Service user number

9	9	0	1	3	6
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Reference (internal use only)

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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.

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 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.

4 Contributions continued

Part D: Transfer payments

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

If you're transferring more than three plans, please photocopy this page for any additional plans, complete and attach it to this form. Tick this box if you're attaching additional sheets (these should be signed and dated.)

If any transfer payment is coming from a company pension scheme or a statutory pension scheme, we'll only accept the transfer if it's been equalised in terms of Article 157 of the Treaty on the Functioning of the European Union.

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme Transfer value £

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

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

Part E: In specie transfers

You can add in specie transfers directly into your Self Investments. The ownership of the assets will transfer from the trustees of one pension scheme to the trustees of another pension scheme without either selling the assets or transferring a cash value. The in specie transfer will then be made to us directly from the transferring scheme. In specie transfers can sometimes include an element of cash, and if this happens, we'll invest this as a cash transfer directly into your Core Investments.

How is this in specie transfer made up? Please tick **one** box only

Cash Property Other assets

What is the total estimated value of the in specie transfer? £

If you're transferring a property within the in specie transfer, you'll also need to complete the [Property purchase/Transfer application form \(65A20\)](#).

5 Investment choice

Please read this section and if relevant, complete the table with your new investment details.

You can find out more details about your investment options in the [Pension investment options guide](#) and at royallondon.com/pensioninvestments.

Before you can self invest, we'll need to initially invest all your contributions in the Core Investments part of your plan. We'll then move your money into your Pension Portfolio Bank Account for Self Investment.

If your plan is invested in a Lifestyle Strategy (including a Flexible Lifestyle Strategy or a Target Lifestyle Strategy), Governed Portfolio or a Governed Retirement Income Portfolio (GRIP), your new or increased contribution must also follow the same investment choice and this will apply to all of your Core Investments.

If you're not currently invested in a Governed Portfolio, GRIP or a Lifestyle Strategy but you want your new or increased contributions to invest in one of these options, you'll also need to change your current investment choice. You can change your current investment choice by completing a [Change of investment form \(32A28\)](#) or via our website.

If your plan is currently invested in individual funds, we'll automatically invest your new or increased regular contribution and/or single contribution and/or your transfer payment according to your most recent investment instruction. If you would like to choose different individual funds for your new or increased regular contribution, single contribution or transfer payment, please complete the table below. Please make sure the figures add up to 100%.

If you're choosing different individual funds for your new or increased regular contributions, single contributions or transfer payment and would like your existing contributions to also invest in these funds, please tick this box.

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

If you'd like to invest in more than 10 investment funds, please tick this box and provide the details on a separate piece of paper which should be signed, dated and attached to this application form.

Fund name	Regular contribution %	Single contribution %	Transfer payment %
Total	100%	100%	100%

6 Disinvestment from Core Investments

This section should be completed by all applicants.

What percentage or monetary amount of your Core Investments would you like to self invest?

I'd like to move % Or £ to my Pension Portfolio Bank Account.

Once we receive your instruction, we'll move this amount into your Pension Portfolio Bank Account where it will remain until we receive a further investment instruction. Please note it can take up to ten working days to set up your Bank Account and move money from your Core Investments.

We'll automatically deduct your amount proportionately across all of your Core Investments. However if you've chosen to move a monetary amount to your Pension Portfolio Bank Account, you can choose the specific investment funds this should be taken from. You'll need to complete the table below and tell us the Fund name and either the percentage or the monetary amount that is to be taken from each fund.

Fund name	Percentage to be taken from each fund	Amount to be taken from each fund
Total		

If your plan is invested in our Royal London With Profits fund and you decide to sell, we may apply a market value reduction. If you want to find out more about this, you can speak to your financial adviser.

7 Your Self Investments instructions

This section should be completed by all applicants.

You can find full details about your Self Investment options and their charges in the **Pension Portfolio Customer guide** and the **Self Investment Charges summary**. The investment choices you make here will determine the charges we'll apply to the Self Investment part of your plan. We'll confirm the actual charges that we'll apply to your plan once your application form has been processed.

Below you'll need to tell us what your Self Investment choices are.

If you choose Online investments, we'll automatically provide you with access to the fund supermarket and the online share dealing. Once we've set up your Pension Portfolio Bank Account your financial adviser will be able to select funds, stocks and shares through our online service which is available on our website.

If you choose the Full investments option and you want to invest the Self Investments part of your plan in Property or Other, we'll need to send you additional forms for you to complete. If you wish to invest in a Discretionary Fund Manager (DFM) it's important that you read the **Discretionary Fund Manager leaflet**. Please note each DFM has a minimum investment level requirement.

Online investments

- Fund supermarket
- Online share dealing

Full investments

- Property
- Other
- Discretionary Fund Manager

Name of Discretionary Fund Manager

Please complete the table on the next page to tell us where your Self Investment will be invested. You'll need to tell us the type of asset, the name of the asset you'll be investing in and the percentage. Please ensure the figures add up to 100%.

7 Your Self Investments instructions continued

Once you've decided where you want to invest, your adviser will need to move the money from your Pension Portfolio Bank Account. Please note, if you choose to invest in an 'Asset name' which is not on our permitted list, we reserve the right not to accept it.

If you'd like to invest in more than one 'Asset name' within a specific 'Asset type', please tick this box and complete the details on a separate piece of paper which should be signed, dated and attached to this application form.

Asset type	Asset name	Percentage (%)
Cash Fund		
Corporate Bonds – Fixed		
Corporate Bonds Listed – Variable		
Corporate Bond Fund		
Discretionary Fund Manager		
Equity Fund		
Exchange Traded Fund		
Exempt Property Unit Fund		
Gilts – Fixed		
Gilts – Variable		
Managed Funds		
Mixed Fund		
Other Offshore Funds		
Overseas – listed shares		
Preference shares – listed		
Property		
Structured Product Plan		
Trustee Investment Plan (TIP)		
UK – listed shares		
Other – Any other asset not listed above		
Total		100%

8 Financial adviser's details

This section should be completed by your financial adviser.

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

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

9 Privacy notice

Please read this section.

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 will 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, James Hay, who provide some of your SIPP investments, and 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.

9 Privacy notice continued

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.

10 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 (based on the value of the Core Investments) 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.

If you've agreed an adviser charge payment for advice and/or services provided in relation to the Self Investments part of the plan, including any in specie transfer, we'll deduct the payment from the value of the Core Investments part of 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 confirm if any adviser charge(s) are to be deducted from the plan?

No adviser charge  If No, you don't need to complete any more information within this section.

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

10 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 value of the Core Investments part of 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 the new or increased regular contributions and for 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 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 being 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 first month the additional contribution 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.

10 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	
Initial ASAP	Regular contribution	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	
Initial	Transfer payment	% or £	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	
Ongoing	Single contribution	%	Monthly	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	
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 %

11 Declaration

All applicants should read this section carefully. If there's anything that you don't fully understand you should speak to your financial adviser or Royal London.

1. I've read this declaration and submit this application for additional contributions which are detailed in section 4 to be applied to my plan.
2. I accept that the terms of my plan are detailed within my **Pension Portfolio Core Investments Plan booklet** and my **Self Investments Plan booklet** which I received when I applied for my Plan. I also accept that if I require an additional copy of either of these Plan booklets I can request a copy at any time.
3. I accept that the information I've supplied within this application form will be used to structure my investments and provide benefits under my plan.
4. I accept that I won't 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).
5. I accept that if I appoint a Discretionary Fund Manager ("DFM") I, my financial adviser or my DFM will be responsible for all the decisions relating to the purchase, retention and sale of investments that form part of the Self Investments within my plan. I accept Royal London won't carry out a review of the nominated DFM's financial status or their investment and/or risk strategies and I understand and accept that Royal London and any third party provider or practitioner will be fully indemnified against any claim in respect of such investment decisions. I or a financial adviser I appoint to act on my behalf, will be responsible for checking these matters and ensuring the DFM is suitable for my investment objectives. I authorise Royal London to release all necessary information to the nominated DFM to enable the transfer of funds for investment purposes.
6. I confirm that if I have taken retirement savings from my 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 4.
7. I accept that 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.
8. I confirm that the adviser charges detailed in section 10 of this application form, which include the amount of adviser charges being paid, the frequency the charges will be deducted and the duration for which they will be paid are as I've agreed with my financial adviser in return for the services they provide. I instruct Royal London to deduct the adviser charges from my plan over the agreed period of time and pay them to my financial adviser as detailed within this form.
9. I accept that if I want to amend the adviser charges that are being deducted from my plan in the future, as described within the **Pension Portfolio Core Investments Plan booklet**, I can provide Royal London with a new adviser charge instruction that will replace any previous adviser charge instruction. I also accept that any adviser charge payment I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London.
10. I accept that if, in relation to regular contributions, I've previously agreed an adviser charge that is a percentage of the contributions or a percentage of the fund, Royal London will also apply the same adviser charge to each future regular contribution increase, including any regular contribution increase set out in section 4 of this application form, unless I tell Royal London otherwise.
I also accept that if I make more than one single contribution to my plan and I've previously agreed an adviser charge that is a percentage of that contribution type, Royal London will also apply that same adviser charge to each single contribution unless I tell Royal London otherwise. 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 accept that Royal London will require a new adviser charge instruction. If I wish to make a transfer payment to my plan, I accept that Royal London will require a separate instruction to confirm the amount of adviser charge that should be deducted from my plan each time.
11. I accept that if I reduce the level of regular contributions I make to my plan, unless I've agreed with my financial adviser that the adviser charge will be paid as a percentage of my contributions, the same adviser charge previously agreed will continue to be deducted from my plan.
12. I accept that if I transfer my plan to a different provider or retire earlier than my chosen retirement date and if the agreed level of adviser charge has not been deducted from my plan, Royal London will deduct any outstanding initial adviser charge due before releasing the transfer payment or retirement savings. I also accept that if I increase the term of my plan beyond the chosen retirement date and I've agreed an ongoing adviser charge with my financial adviser, this will continue to be paid until the new retirement date.
13. I accept that if the adviser charge I've agreed with my financial adviser is inclusive of VAT and should the rate of VAT which is applicable change, then the adviser charge being deducted from my plan will also change if my adviser confirms the new total adviser charge to be deducted. I also accept that Royal London will not require any additional authorisation from me to make this change.
14. I accept that the adviser charges I agree with my financial adviser are a matter between me and my financial adviser and Royal London won't get involved with any dispute I may have with my financial adviser regarding the adviser charges.
15. I accept that 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 accept I should check the terms of my agreement with my financial adviser in this

11 Declaration and application continued

event. I further accept that 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 contribution and/or additional regular contribution within the applicable cancellation period, Royal London will refund such regular contribution and/or additional regular contribution including any adviser charge that has been made to my financial adviser. However, I also accept that in any other circumstance, Royal London won't refund any adviser charge payment that has been made to my adviser.

16. I accept that 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 charge to my previous financial adviser. I also accept that if I wish to pay an adviser charge to a new financial adviser, I'll need to provide a new adviser charge instruction.
17. I consent to Royal London disclosing all information in respect of my plan, including details of adviser charges, to my financial adviser including any subsequent adviser appointed by me from time to time in order for them to provide with advice and services in relation to my plan. I accept that my financial adviser will have access to all information about my plan on request unless I object in writing in the way described in the 'Privacy notice' section.
18. 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;

19. 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.
20. I accept that if I wish to make a transfer payment, the transfer payment must come from a Registered Pension Scheme and I have provided all the transfer payment details within this application form. Any transfer payment I make will be subject to the rules of The Royal London Personal Pension Scheme (No2). By making this transfer payment, I declare the following;

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.
- 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 statements in order to obtain a 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're 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

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.