



# Pension Portfolio with Income Release Simplified Application Form

We're delighted you're thinking of taking out a personal pension plan with Royal London (we call ours 'Pension Portfolio'). You'll need to complete this application form to apply for your plan and tell us how much income you'd like to take from it.

## Please read this section carefully before completing this application form.

- Your Pension Portfolio Plan will be written under the provisions of the Pensions Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- You should complete this form if you're applying for a Pension Portfolio Plan and only making a single transfer payment into it at the start.
- 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'll find instructions for returning this form, along with the necessary documentation, on the back page.

## 1 | 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"/>

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

What type of advice are you 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"/>

Royal London sales consultant name	<input type="text"/>
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## 1 | Financial adviser's details (continued)

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

## 2 | About you

**This section should be completed by all applicants.**

Title Mr  Mrs  Miss  Ms  Other (please specify)

First name(s)

Surname

Marital status

Employment status Employed  Self-employed  Other (please specify)

Date of birth

Sex Male  Female

National Insurance number

What's your target age/date? Age  Or Date

This age/date may represent how long you'd like your money to last or when you'd expect to review your other retirement options. If the box is left blank, we'll use age 75. If you'd like to change this in the future, just get in touch.

Home address

Postcode

Previous home address

(If you've been at your current address for less than three years)

Postcode

Contact telephone number

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

Email address

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

### 3 | Money purchase annual allowance (MPAA)

#### This section should be completed if you've triggered the MPAA.

If you've triggered the MPAA by flexibly accessing your pensions 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 your **Core Investments Key Features**.

### 4 | Money in

#### Please complete this section with the details of the transfer payment you want to make into your plan.

If we receive a transfer payment before we're satisfied that we have all the information we need to apply it, we won't 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 in our default investment option.

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.

Does this represent the full transfer value in the transferring scheme?

Yes  No

Transfer value

Plan number of

transferring scheme

Provider's name

Scheme name

Provider's address

Postcode

Provider's email address

Provider's telephone number

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 on the first page of this application form).

Yes  No

Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)?

Yes  No

Is this transfer coming from a plan that is already in drawdown?

Yes  No

If 'Yes' how many tranches are being transferred?

If 'Yes' is this transfer coming from an existing capped drawdown plan which is to be applied to a new capped drawdown plan?

Yes  No

Is your transfer payment being transferred as part of a block transfer?

If 'Yes', please complete our **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



## 6 | Your beneficiaries

### Please read this section carefully before choosing your option.

If you were to die at any time, we'd look to pass on any money you have in your plan. To help us do this, you need to follow these two simple steps.

#### Step 1 – Tell us how you'd like the money to be paid

You have two options over how you'd like us to pay any money in your plan on your death. Here we've set out the main differences between both – all you need to do is pick the option that feels right for you.

	Option 1 – At our discretion	Option 2 – At your direction
<b>How would the money be paid on your death?</b>	While we'd look to follow your exact wishes, we'd have the option to adjust who receives the money on your death if we felt it was appropriate to do so. For example, if your personal circumstances had changed since you last updated your death benefit nomination.	We're legally obliged to follow your exact wishes, even if your circumstances have changed at the time of your death.
<b>Can my spouse choose to give the money to our children rather than take the savings themselves?</b>	Yes, but we can only offer beneficiary drawdown as an option to people who are either dependants of yours or who you have named on the form below. So if your children aren't dependent on you, you'll have to name them below. You don't need to give them a proportion, but naming them allows them to have more flexibility when they come to taking your pension savings.	No
<b>Would the money normally be subject to inheritance tax?</b>	No	Yes
<b>Can I change who I've nominated to receive the money if I die?</b>	Yes, at any time.	Yes, at any time.
<b>Can I change how I'd like the money paid if I die?</b>	No – you can't change to Option 2.	Yes – you can change to Option 1 at any time.
<b>Please tell us which option you'd like to choose</b>	<input type="checkbox"/>	<input type="checkbox"/>

#### Step 2 – Tell us who your nominated beneficiaries are

Using the boxes below, tell us who you'd like to receive any money in your plan on your death – and in what proportion.

Full name	Connection to me	Proportion (%)
<b>Total</b>	<b>N/A</b>	<b>100%</b>

Need more space? Please tick the box and provide any extra nominations or additional information on a separate piece of paper. This should be signed, dated and attached to this form.

When we're notified of your death, we'll explain to your beneficiaries the different ways in which your pension savings can be paid to them. We only use their information to pay the pensions savings in the event of your death. Please make sure your beneficiaries are aware of how we use their information. Remember that when you're choosing your nominations, you can only choose who you want your pension savings to be paid to on your death - you can't choose who any remaining money can be paid to when your beneficiaries die.



## 8 | Money out (continued)

### PART C

#### Regular tax-free cash payments or combination tax-free and taxable income payment

Would you like to take your tax-free cash as:

Regular payments?  or A combination of regular tax-free cash and taxable income payments?

Please note that you can only take a one-off tax-free cash lump sum payment and regular tax-free cash payments if you've not chosen in Part A to take the maximum lump sum amount available.

If you're taking your tax-free cash as regular payments:

What is the total amount of tax-free cash you'd like to receive each year?

How frequently would you like to receive these payments?

Monthly  or Yearly

What date would you like your regular tax-free cash payments to be made?

You can choose from the 1st to the 28th of the month. Payments will start when your plan starts.

If you're taking a combination of regular tax-free cash and taxable income payments, how much taxable income would you like to take each year before tax?

If you're taking a combination of tax-free cash and taxable income payments, the tax-free cash element must make up at least 25% of the total payment. Your combined tax-free cash and taxable income payments will be paid at the same frequency and on the same date of the month you've chosen above

Payslips can be printed online, however if you'd like additional payslips please tick this box.

### PART D

#### Regular taxable income payments

If you want to take a regular taxable income payment, how much would you like to receive?

(You'll need to tell us the total amount you'd like to receive each year. Please tell us the gross amount i.e. before we deduct tax.)

How frequently are your regular taxable income payments to be made?

Monthly  Quarterly  Half-yearly  Yearly

On what date of the month would you like to receive your regular taxable income payments?

(You can choose between the 1st and the 28th of the month.)

Would you like your regular taxable income amount to increase?

No increase  In line with RPI  Increase by fixed amount

If your regular taxable income is to increase by a fixed amount, what is the percentage?  % (max. 10%)

Payslips can be printed online, however if you'd like additional payslips please tick this box.

## 8 | Money out (continued)

### PART E

#### Regular taxable income payments from your plan using capped drawdown

Please note that if you're transferring an existing capped drawdown plan it's not possible to take any additional tax-free cash. Also, if you choose to take an income that exceeds the Government Actuary's Department (GAD) maximums, your new plan will automatically convert to flexi-access drawdown. It's important that you speak to your financial adviser before choosing your income levels. We'll pay your income payment once there's sufficient value in your plan to cover your chosen level of income.

You'll need to tell us how you'd like to receive your regular income. Please choose **one** option only.

Regular income options	Please tick	Percentage/amount
Maximum income available		N/A
A percentage of maximum income available (between 1% - 99%)*		%
Yearly income amount		£

\* Please note you'll need to tell us the percentage of income you want to receive and not the percentage of the GAD maximum. As an example, where the GAD maximum is 150% and you want 110% of the GAD maximum, you'll need to input (110 divided by 150) 73.33% rather than 110% (as this is 73.33% of the maximum income available).

#### How frequently would you like to receive your taxable income payments?

Monthly  Quarterly  Half-yearly  Yearly

#### On what date of the month would you like to receive your taxable income payments?

(You can choose between the 1st and the 28th of the month.)

 

#### Would you like your regular taxable income amount to increase? Please tick **one** box only.

No increase  In line with RPI  Increase by fixed amount

If your regular taxable income is increasing by a fixed amount, what is the percentage?    % (max. 10%)

#### If you're transferring an existing income drawdown plan and you're already receiving an income from that plan, do you want your new regular amount to?

Include your pre transfer amount  Exclude your pre transfer amount  Not applicable

Payslips can be printed online, however if you'd like additional payslips please tick this box.

## 9 | Taxable income payments fund choice

### You'll need to complete this section if you'd like to take a taxable income from your plan.

If you've chosen to invest your plan in a Governed Portfolio (including a GRIP) or a lifestyle strategy, or you've chosen for your plan to automatically rebalance, we'll automatically deduct your taxable income payments proportionately across your Core Investments.

If you'd like your taxable income payments to be paid from a specific fund or from the Income Tap, you'll need to complete the relevant questions below.

Please note the Income Tap is not an option if you're taking a combination of regular tax-free cash and taxable income payments from your plan.

#### Specific fund choice

If your taxable income payments are to be paid from a specific fund choice, what is the name of this investment fund?

#### Income Tap

If you choose to use the Income Tap, we'll hold a specific number of months' income in our RLP Deposit fund. You'll need to ensure there are sufficient funds in the Income Tap to make one income payment that mirrors the frequency you've chosen to receive your income payment.

If your taxable income is to be paid from the Income Tap, how many months income payments would you like to invest in the Income Tap.  (3-60 months)

How frequently would you like to receive your taxable income payments?

Monthly  Quarterly  Half-yearly  Yearly

You can review your Income Tap at the same frequency you've chosen to receive your income payments and if it needs to be topped up, you can move money proportionately from your Core Investments into your Income Tap.

## 10 | Bank details

### You'll need to complete this section with your bank details.

If you've confirmed in the section 4 that any transfer payment is subject to an Earmarking Order, you'll need to tell us the address, bank details and payee details for your ex-spouse as we'll not be able to settle any pension savings without this information. Please tick this box and provide these details on a separate piece of paper which should be signed, dated and attached to this application form.

If you'd like your tax-free cash and/or your income payments to be paid overseas, you'll need to tell us and we'll make all payments via cheque to the address you've provided in the section 2 of this form.

#### Tax-free cash payments

Name of your bank/ building society	<input type="text"/>
Account name	<input type="text"/>
Account number	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Roll number	<input type="text"/>

#### Income payments

Would you like your income payments to be paid to the same bank/building society as your tax-free cash payments? Yes  No

If 'No' please tell us where you'd like your income payments to be made.

Name of your bank/ building society	<input type="text"/>
Account name	<input type="text"/>
Account number	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Roll number	<input type="text"/>

## 11 | Protection and lifetime allowance details

### This section should be completed if you have any protection or allowance adjustments.

Do you have any primary, enhanced, individual or fixed protection or a lifetime allowance adjustment? Yes  No

If 'Yes' you'll need to attach a copy of your HM Revenue & Customs certificate to this application form. Please tell us the reference number in the box provided. We'll need this before we can proceed with your application form.

If 'No' please move onto section 12.

If you have primary protection, how much tax-free cash did you protect at 5 April 2006? £

Have you received any protected cash since 6 April 2006? Yes  No

If 'Yes', how much have you received? £

## 12 | Adviser charge instruction

**Please complete this section if you want us to pay any agreed adviser charges to your adviser from your plan on your behalf**

**You should only complete the sections below for the charges you've agreed to pay.**

- Complete Part A if you've agreed to pay an initial adviser charge.
- Complete Part B if you've agreed to pay an ongoing adviser charge.

### **PART A** Initial adviser charge

Please tell us the initial adviser charge you've agreed to pay.

Transfer payments   % or £

Initial adviser charges will be paid as soon as we receive your transfer payment.

### **PART B** Ongoing adviser charge

Ongoing adviser charges can be paid as a percentage and/or monetary amount. If the ongoing adviser charge is a percentage, please tell us the yearly percentage rate and we'll pay this proportionately at the frequency agreed.

Please tell us the ongoing adviser charge you've agreed to pay.

Transfer payments A percentage of   % or a monetary amount of £

How often should the ongoing adviser charge be paid?

Monthly  Quarterly  Half-yearly  Yearly

If you're paying by monetary amount, would you like charges to increase each year?

No  In line with RPI

In line with Average Weekly Earnings  By a fixed percentage of   % (max. 10%)

Increases to adviser charge payments will be applied on the plan's anniversary date.

When would you like ongoing adviser charge payments to start?

Ongoing charges will be paid straight away unless specified.

Straight away  or  payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration of the plan unless specified.

Plan duration  or  payments

## 13 | How we'll use your personal information

### This section should be read by all applicants.

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

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

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

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

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

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

### Who sees and uses my personal information?

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

- your employer, for example, they'll receive reports to help them help you;
- service providers, for example, mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies, data brokers, for example, Experian; and
- reinsurers 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](https://royallondon.com/privacynotice). Or you can call **0800 0858352** for a recorded version or if you want this in another format.

### How to contact our Data Protection Officer

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

## 14 | Declaration

**You should read and sign this section. If there's anything you don't fully understand, you should speak to your financial adviser or Royal London.**

I confirm that:

- this is my application for a Pension Portfolio Plan which I accept will be administered by Royal London.
- 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 3 of this application form.

I authorise Royal London to:

- accept any reasonable instructions regarding my plan from any financial adviser appointed by me as if the instructions were given by me directly. I accept that Royal London cannot be held responsible for any consequences of relying on these instructions;
- disclose information concerning my plan, including any adviser charges, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my plan, I accept that I can inform Royal London of this in writing as described in section 13 of this application form;
- deduct any adviser charges that are detailed in section 12 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed in section 1 of this application form.

I agree that:

- if I decide to cancel my plan within the cancellation period, I'll immediately pay back to Royal London any tax-free cash and any income payments I've received from my plan;
- should tax become payable because I either (i) recycle tax-free cash or (ii) have not provided the correct information within section 7 or section 11 of this application form, then I'll pay any tax or penalty that may be imposed by HM Revenue & Customs or I'll reimburse Royal London for any such tax or penalty that they may incur

I accept that:

- by applying for my plan, I'm applying for membership of The Royal London Personal Pension Scheme (No 2) 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 13 of this application form;
- the information detailed within this form will be used to structure my investments and provide pension savings under my plan. The terms of my plan are detailed within the plan booklet. Although I'll receive a copy of this when my plan is set up, I can ask for a copy at any time;
- my plan may include a Pension Savings Account (uncrystallised funds) and/or an Income Release Account (crystallised funds);
- if I'm not already subject to the money purchase annual allowance (MPAA) I'll trigger this from the date of my first taxable income payment from this plan, unless I trigger this under any other pension plan before this is payment is made. If I do trigger the MPAA under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- 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);
- 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, then these charges will be deducted in line with the instructions supplied in section 12 of this application form; and
  - it is my financial adviser's responsibility to discuss any agreed adviser charges with me and to explain the impact they could have on my plan. Details of how these will be deducted are detailed in my plan booklet;
  - any agreed adviser charges are an agreement between me and my financial adviser and are additional to any plan charges that are applied by Royal London. Royal London won't get involved in any dispute I may have with my financial adviser regarding the adviser charges;
  - Royal London will pay any adviser charges (whether initial and/or ongoing) in accordance with the instructions I have provided, until such time as I tell Royal London otherwise;
  - 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, 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 adviser. If I agree charges with my new financial adviser, I'll need to provide Royal London with a new adviser charge instruction;

## 14 | Declaration (continued)

- 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 plan 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 should check the terms of my agreement with my financial adviser in this event;
- if I make regular contributions to my plan and I decide to cancel my plan within the cancellation period, Royal London will refund my regular contributions including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London won't refund any adviser charge payment that has been made to my adviser;
- my plan documents may be sent to my financial adviser to be passed onto me;
- 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 of the Treaty 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.
- 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 in section 4 of 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 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 in section 4 of this application form directly to Royal London and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise Royal London, the current provider(s), any contributing employer and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Royal London.
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Royal London as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 4 of this application form where the whole plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

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

Signature

Date

# 15 | Customer identity verification

## This section should be completed by your financial adviser.

As an FCA regulated firm, you'll need to read and sign this section to confirm that you've verified your client's identity in line with EU Anti Money Laundering legislation and that your client is setting up their plan by transferring the savings from another regulated pension to Royal London.

Please note that you cannot use this form to verify the identity of an individual if you have relied on a permitted exemption defined within the JMLSG guidance. All signatures must be original or an electronic equivalent and if necessary, we can request a copy of the evidence used to verify your client.

### Declaration

I confirm that:

- (a) the client information provided within section 2 of this application is correct
- (b) the evidence I have obtained to verify the identity of the client meets the requirements of the EU Anti Money Laundering legislation, and
- (c) this meets or exceeds the requirements guidance for standard evidence within the guidance for the UK Financial Sector issued by JMLSG
- (d) copies of the underlying evidence taken in relation to the verification of the client's identity will, in the event of any enquiry from you (or from UK law enforcement agencies, regulators under court order or relevant mutual assistance procedure), be made available.

<b>Full name of regulated firm</b>	<input type="text"/>		
<b>FCA reference number</b>	<input type="text"/>		
<b>Signed</b>	<input type="text"/>	<b>Name</b>	<input type="text"/>
<b>Position</b>	<input type="text"/>	<b>Date</b>	<input type="text"/>

## 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.

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## Checklist

### Please tick to confirm what additional documentation you're enclosing with your application form.

**Transfer discharge form or letter of authority.**

(You'll need to supply this if you're applying any transfer payments to your plan and are not using Origo. If you're using our Origo system, there's no need to include this form.)

**If you can make sure that all the relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible.**



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

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