



Stocks and Shares ISA

Application form

Please complete this form if you want to apply for a Stocks and Shares ISA. Don't forget you can also apply for our Stocks and Shares ISA through our website.

Investments in the Royal London Stocks and Shares ISA are held in a life assurance policy. Further details of our Stocks and Shares ISA can be found in our plan booklet - royallondon.com/stocks-and-shares-isa-plan-booklet

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink if completing a printed form.
- You should only complete this form if you're applying for a Stocks and Shares ISA. If in the future you want to make any additional contributions, you can do so by completing additional application forms. Please contact your financial adviser or Royal London for copies of our other application forms.
- If we receive a contribution before we're satisfied we have all the information we need to apply it to your plan, we won't invest your contribution for up to 30 days. If we haven't received all the necessary information we need after 30 days, we'll return the money to you.
- 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 acting as your financial adviser, but also regarding the completion of this form. If you need any further help completing this form you can call us on **0345 605 0050** 8am-6pm, Monday to Friday (excluding bank holidays).
- If any of your personal circumstances change after you've completed this form and before your plan starts, you must tell us.
- If you're intending to transfer an existing ISA, you'll need to tell us in section 4 of this form.
- Your adviser should keep a copy of your signed application form and any additional forms sent to us.
- When your plan is set up, you'll receive a plan booklet detailing the terms and conditions of your plan. Please keep a copy of these. You can also request a copy from us at any time, or you can find the latest plan booklet on our website at royallondon.com/stocks-and-shares-isa-plan-booklet
- It's important that you provide your personal email address and up to date contact details when you apply for a Stocks and Shares ISA.
- Please read the checklist on the back page of this form to make sure you enclose all the relevant documents. Please return your completed form to us at **New Business team, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**. 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 Financial adviser details

This section should be completed by your financial adviser.

Name of adviser's firm	<input type="text"/>
Adviser's name	<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.

Please confirm what type of advice you're providing to your client.

Independent	<input type="checkbox"/>	Restricted – Multi-tied	<input type="checkbox"/>
Restricted – Whole of market	<input type="checkbox"/>	Restricted – Single-tied	<input type="checkbox"/>

Please tell us the name of the Royal London sales consultant you normally deal with

3 About you

This section should be completed by all applicants.

Title Mr Mrs Miss Ms Mx Other (please specify)

Forename(s)

Surname

Date of birth

Sex Male Female

National Insurance number

Permanent residential address

 Postcode

If you've provided an address outside of the United Kingdom, either you or your spouse/civil partner must be an employee of the Crown serving overseas to be eligible to subscribe to a Stocks and Shares ISA. Please tell us who is a Crown employee.

I am a Crown employee or My spouse/civil partner is a Crown employee

Contact telephone number

Email address

Please make sure you provide an email address, otherwise we'll be unable to proceed with your application.

What's your target age or term? Age Term

We'll use your target age or term to produce a future outlook of your investments. If you don't know how long you plan to hold your investments for, we'll automatically default to 10 years. This date will also be used if you choose lifestyling investments.

Which statement best describes your employment status? Employed Self-employed In full-time education Unemployed Other

4 Money in

Please complete the relevant parts of this section to tell us what contributions you want to make.

If we receive a contribution before we're satisfied we have all the information we need to apply it to your plan, we won't invest your contribution for up to 30 days. If we haven't received all the necessary information we need after 30 days, we'll return the money to you.

Please remember that you can currently contribute a maximum of £20,000 each tax year to all your ISAs combined, so you must not exceed this amount. If you pay into ISAs with other providers, there may be restrictions on what you can pay into those products each tax year.

Please see the plan booklet for further information at royallondon.com/stocks-and-shares-isa-plan-booklet

Part A Transfer payments

How many transfer payments are being paid to your plan?

You must complete and attach a separate Stocks and Shares ISA Transfer Authority Form for each ISA you're transferring. The Stocks and Shares ISA Transfer Authority Form is available at royallondon.com/stocks-and-shares-isa-transfer-authority-form

Please provide details of each transfer payment to be made:

Transfer payment 1	£ <input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 2	£ <input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 3	£ <input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 4	£ <input type="text"/>	ISA provider	<input type="text"/>

Part B Single contributions

Your single contribution amount £

You can pay a single contribution by bank transfer after you've submitted this application. To pay the single contribution, you'll find our bank details on the letter we'll send to you in the post after we've processed this application. Please remember to add your plan number as the reference number when making the transfer to our bank account. Any contributions must be paid from a UK bank account and you have to be a named account holder.

Please tell us the details of the bank account your single contribution will be paid from.

Account holder name
As it appears on the account

Sort code - -

Account number

Part C Regular contributions

To make a regular monthly contribution into your plan, please complete the section below and the Direct Debit instruction on the next page.

Your regular monthly contribution amount £

Would you like your contributions to increase each year?

No Increase by Retail Prices Index Increase automatically by % (max. 10%)

Your total contributions for the tax year will be capped at the ISA annual allowance limit.

What date should we start collecting your regular contributions?
(You can choose between the 1st and 28th of the month.)

The first contribution we collect from your bank account may be later than the date specified above. For example, if we're still in the process of setting up your direct debit instruction, your payment will be collected on the next available date. We'll collect all future contributions on your chosen date in each subsequent month or year, as appropriate. If this date falls on a weekend or bank holiday, we'll collect it on the next business day.

4 Money in continued

Please complete, sign and date the **Direct Debit** instruction below, before returning this application form.

The Royal London Mutual
Insurance Society Limited

Instruction to your Bank or Building Society to pay by Direct Debit



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)

Bank/Building Society account number

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

Branch Sort Code

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

Service user number

9	9	0	1	3	6
---	---	---	---	---	---

Reference

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

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

--

DDI 8 5/15

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 8 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.



5 Money out

Please complete this section if you want to take withdrawals from your Stocks and Shares ISA. Withdrawals must be paid to a UK bank account, and you must be a named account holder to receive payments.

Regular withdrawals

How much would you like to withdraw each year?

£

What date would you like your regular withdrawals to start?

(You can choose between the 1st and 28th of the month.) If we're still in the process of setting up your direct debit instruction, your payment will be paid at the next available date.

How frequently should your regular withdrawals be paid? (Choose only one)

Monthly Yearly

Would you like your regular withdrawals to increase each year?

No In line with Retail Prices Index By a fixed percentage of % (max. 10%)

Where should your withdrawals be made to? You must be a named account holder.

Account holder's name

As it appears on the account

Sort code

 - -

Account number

6 Customer identity verification

This section should be completed by your financial adviser.

Declaration

I confirm that:

- (a) the client information provided within section 3 of this application form is correct;
- (b) the evidence I have obtained to verify the identity of the client meets the requirements of the UK Money Laundering legislation;
- (c) this meets or exceeds the requirements guidance for standard evidence within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG);
- (d) any individuals listed in this form have been informed that Royal London may carry out additional electronic checks using trusted agencies for ID authentication and fraud prevention purposes. More information on how we use their data can be found at royallondon.com/privacy; and
- (e) 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.

Full name of regulated firm

FCA reference number

Signed

Name

Position

Date

7 Your investment choices

All applicants must complete this section.

Before completing this, please read about the investment options we offer in this form, and also refer to our investment options webpage for more information at royallondon.com/investment-options

Please remember that investments can go down as well as up in value and you may not get back what you originally invested.

Please choose one of the investment options below to confirm how your Stocks and Shares ISA should be invested. Then complete either Part A, B, C, or D of this form to confirm your investment choice.

We offer a range of options with different types of flexibility. Please only complete the section relevant to you.

- | | | |
|-------------------------------|--------------------------|-------------------------------|
| Governed Range | <input type="checkbox"/> | Please complete Part A |
| Fund range | <input type="checkbox"/> | Please complete Part B |
| Target Lifestyle Strategies | <input type="checkbox"/> | Please complete Part C |
| Flexible Lifestyle Strategies | <input type="checkbox"/> | Please complete Part D |

Part A

Governed Range

There are two investment options in our Governed Range. You can choose from either:

- one of our Governed Portfolios; or
- one of our Governed Retirement Income Portfolios (GRIPs).

Governed Portfolios

Our ready-made, diversified investment portfolios are designed by our in-house experts. These could be a good option if you'd prefer your day-to-day investments to be managed for you.

Each portfolio is rated from lower to higher risk to match the level, attitude and tolerance of risk you'd be comfortable to invest in.

Find out more at royallondon.com/governed-portfolios

If you want to invest your ISA in **one** of our Governed Portfolios, please tick the relevant box below:

- | | | | | | |
|---------------------------------|--------------------------|-----------------------------|--------------------------|---------------------------------|--------------------------|
| Governed Portfolio Defensive | <input type="checkbox"/> | Governed Portfolio Growth | <input type="checkbox"/> | Governed Portfolio Total Equity | <input type="checkbox"/> |
| Governed Portfolio Conservative | <input type="checkbox"/> | Governed Portfolio Enhanced | <input type="checkbox"/> | | |
| Governed Portfolio Moderate | <input type="checkbox"/> | Governed Portfolio Dynamic | <input type="checkbox"/> | | |

Governed Retirement Income Portfolios (GRIPs)

Our GRIPs are designed to offer a sustainable level of income over the long term. This option is often chosen by our retired customers who use our GRIPs to get flexible access to income as part of their retirement savings.

Find out more at royallondon.com/GRIPs

If you'd like to invest in **one** of our GRIPs, then please tick the relevant box below:

- | | | | |
|--|--------------------------|--|--------------------------|
| Governed Retirement Income Portfolio 1 | <input type="checkbox"/> | Governed Retirement Income Portfolio 4 | <input type="checkbox"/> |
| Governed Retirement Income Portfolio 2 | <input type="checkbox"/> | Governed Retirement Income Portfolio 5 | <input type="checkbox"/> |
| Governed Retirement Income Portfolio 3 | <input type="checkbox"/> | | |

7 Your investment choices continued

Each of our Governed Portfolios and our GRIPs include a default global equity fund which holds the portfolio's stocks and shares investments. Our experts have designed this specifically in line with the risk attitude of each Governed Portfolio and GRIP. This fund is called the RLI Global Managed fund.

If you're happy with this default fund, you don't have to do anything.

However, if you'd like to select alternative equity funds, then please complete the table below. The percentage split must add up to 100%. Please refer to our fund range summary leaflet at royallondon.com/fund-range-summary which should help when completing the table below.

Fund name	Percentage (%)
Example – UK Equity	100%
Total	100%

If you'd like to invest in more equity funds then you should tick this box and provide the additional investment details on a separate piece of paper which you must sign, date and attach to this application form.

If you've completed this section, please continue to section 8 in this form.

7 Your investment choices continued

Part B

Fund Range (pick your own investments)

If you'd prefer to pick your own investments rather than use one of our ready-made portfolios, there are more than 100 funds available in our fund range to choose from.

Find out more at royallondon.com/fund-range

In the table below, please enter the name(s) of the fund(s) you'd like your plan to invest in.

Once you've selected your fund allocation, market movements may cause variations in your fund splits. For example, a fund that accounts for 25% of the value of your Royal London investments today may account for a higher or lower proportion of your investments in the future depending on markets and the performance of that fund.

You can keep your original fund splits by filling out the rebalancing section of this form below. Royal London will review your investments on the frequency you choose and rebalance them back to your original chosen split. To do this, please indicate your preferred rebalancing frequency by ticking one of the boxes below.

Please note that if you opt to rebalance your funds, any further contributions will be applied by your original chosen split.

Monthly Quarterly Half-yearly Yearly

If you don't want your funds to rebalance, you should leave the 'Rebalancing' column blank but fill out the rest of the table below. Please make sure the figures add up to 100%.

Fund name	Rebalancing (all contributions) %	Regular contributions %	Single contribution %	Transfer value %
Total	100%	100%	100%	100%

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

If you've completed this section, please continue to section 8 in this form.

7 Your investment choices continued

Part C

Target Lifestyle Strategies

Our Target Lifestyle Strategies automatically reduce the level of risk your investments take as you approach your chosen target age to make sure you're taking a level of risk appropriate for your investment timeframe.

Each lifestyle strategy portfolio has an end 'target' aligned with how our pension customers want to use their pension savings.

Find out more at royallondon.com/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 (cash payment)

Target annuity (secure income)

Target drawdown (flexible access)

Please tick to confirm your risk profile.



Balanced

Cautious

Moderately cautious

Moderately adventurous

Adventurous

Please tick to confirm which lifestyle strategy* you'd 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.

If you've completed this section, please continue to section 8 in this form.

7 Your investment choices continued

Part D

Flexible Lifestyle Strategy

Our lifestyle strategy portfolios rebalance themselves towards less risky investments as you approach retirement, whereas a flexible lifestyle strategy allows you to create your own personalised version.

You choose a target (cash, annuity or drawdown). You then choose which portfolio from our Governed Portfolios range you want to be invested in 5, 10 and 15 years before your chosen target date rather than us doing this for you.

Find out more at royallondon.com/lifestyle-strategies

First, please select which option you'd like to target:

Target cash
(cash payment)

Target annuity
(secure income)

Target drawdown
(flexible access)

Next, choose the equity funds (choose this only if you prefer not to invest in each portfolio's default equity fund) and the Governed Portfolios for terms of 5, 10 and 15 years to your chosen target date. We'll gradually switch your investment between these portfolios as you approach your chosen target date.

Choose your equity fund

The default equity fund we use in each Governed Portfolio is the RLI Global Managed fund. If you'd like to choose 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.

Please tick **one** Governed Portfolio for each term to your target date. We'll then invest your savings as instructed, according to the target date you've selected.

- more than 10 years to your chosen target date, tick **one** portfolio in:
 - o 15 years
 - o 10 years
 - o 5 years
- between 5 and 10 years to your chosen target date, tick **one** portfolio in:
 - o 10 years
 - o 5 years
- 5 years or fewer to your chosen target date, tick:
 - o **one** portfolio in 5 years.

15 years to your chosen target date



Governed Portfolio Total Equity

Governed Portfolio Growth

Governed Portfolio Enhanced

Governed Portfolio Dynamic

10 years to your chosen target date



Governed Portfolio Moderate

Governed Portfolio Growth

Governed Portfolio Enhanced

5 years to your chosen target date



Governed Portfolio Defensive

Governed Portfolio Conservative

Governed Portfolio Moderate

7 Your investment choices continued

If you've chosen to target annuity or target cash, tick this box to stay in your selected '5 years to your chosen target date' portfolio when you reach your target date. If you don't tick this box, your investments will be held in the target cash fund or target annuity fund when you reach your target date.

If you choose Target drawdown, you'll need to tell us where you want your plan to invest until your chosen target date.

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

8 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 or through your adviser to set up and service your ISA and meet our legal obligations, such as:

- setting up and administering your ISA;
- 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; and
- 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.
- Sending you marketing information by post, or where you have provided permission to be contacted by email, text and other electronic means. You can easily change your mind and "opt out" of receiving marketing information by emailing us at GDPR@royallondon.com or phoning us on **0345 602 1885**.
- 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 ISA, 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:

- 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; and
- external market research agencies, data brokers, for example, Experian.

8 How we'll use your personal information continued

We make sure the use of your information is protected and we'll never sell your information.

Overseas transfers of personal information

Depending on the plan you have, some of your personal information might be processed outside of the European Economic Area (EEA). For more information see the full privacy notice on our website.

What are your rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If your details are incorrect or incomplete, you can ask us to correct them for you.

Erasure – You can ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we're using your information you have the right to object in some circumstances, including where we're using 'legitimate interests' (as mentioned above).

Direct marketing – You have a right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to restrict the use of your information in some circumstances.

Data portability – In some circumstances, you can ask us to send an electronic copy of your information.

If you wish to exercise any of these rights please contact us in writing.

How can I find out more?

You'll find the full notice at royallondon.com/privacynotice or you can call **0800 085 8352** 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 House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**.

9 Adviser charge instruction

Please complete this section if you want us to pay any agreed adviser charges to your adviser on your behalf. If not, go to section 10.

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

- If an initial adviser charge instruction is set up as a percentage of regular contributions, this will apply to any future increased regular contributions within the initial adviser charge period (up to a maximum of 60 months/5 years).
- If you choose to pay an initial adviser charge as a percentage of each regular contribution, you should also specify how many regular contributions this should be paid for, up to a maximum period of 60 months/5 years.
- If you choose to pay an initial adviser charge as a monetary amount from your regular contributions, you should specify if this should be paid over as few contributions as possible or payable over a specified period, up to a maximum of 60 months/5 years. This will be paid at the same frequency as the regular contributions are being paid.
- Initial adviser charges for single contributions and transfer payments will be paid as soon as we receive the money.

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

	Monetary amount		Percentage charge
Transfer payments	£ <input type="text"/>	or	<input type="text"/> %
Single contributions	£ <input type="text"/>	or	<input type="text"/> %

What initial charge should be paid from regular contributions (choose only one)

We don't support an initial adviser charge for a change of regular contributions.

A charge of % paid for a total of regular contributions

Or

£ spread over regular contributions Or as few payments as possible

Part B Ongoing adviser charges

If you choose a **percentage of fund on all money** this will be applied as a percentage across all the money held within your plan (including money added by any future contributions) until you tell us otherwise.

Percentage of fund on all money

If you want to apply the same percentage charge on all money, please tell us the amount in the box below.

Please tell us the ongoing charges you've agreed to pay %

How often should the ongoing charge be paid?

Monthly Quarterly Half-yearly Yearly

If you've chosen to pay a percentage charge on all money please go to section 11.

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

- Ongoing adviser charges for regular contributions can be paid as:
 - A percentage of all regular contribution savings.
 - A percentage of each regular contribution.
 - A combination of a percentage of the fund value plus a percentage of, or monetary amount from, each regular contribution.
- We'll automatically pay ongoing adviser charges that apply to each regular contribution at the same frequency as the regular contributions are being paid. If you're not paying regular contributions to your plan, you should select the agreed frequency at which the ongoing adviser charge should be paid.

9 Adviser charge instruction continued

A percentage charge on each contribution type

If you want to pay a percentage charge on each contribution type, please complete the relevant sections below.

Please tell us the charges you've agreed to pay.

Transfer payments %

Single contributions %

Regular contributions %

How often should the ongoing charge be paid?

Monthly Quarterly Half-yearly Yearly

When would you like ongoing charges payments to start?

Ongoing charges will be paid straight away unless you tell us otherwise.

Straight away or after payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration unless you tell us otherwise.

Plan duration or for payments

A monetary amount on each contribution type

If you want to pay a monetary charge on each contribution type, please complete the relevant questions below.

Please tell us the charges you've agreed to pay.

Transfer payments £

Single contributions £

Regular contributions £

How often should the ongoing charge be paid?

Monthly Quarterly Half-yearly Yearly

Would you like charges to increase each year?

No In line with Retail Prices Index In line with Average Weekly Earnings

By a fixed percentage of % (max. 5%)

When would you like ongoing charges payments to start?

Ongoing charges will be paid straight away unless you tell us otherwise.

Straight away or after payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration unless you tell us otherwise.

Plan duration or for payments

9 Adviser charge instruction continued

Percentage of each regular contribution

If you want to pay a charge that's a percentage of each regular contribution, please complete this section.

Please tell us the charges you've agreed to pay.

A percentage charge of %

Charges that apply to each regular contribution will be paid at the same frequency as the regular contribution is paid.

When would you like ongoing charges payments to start?

Ongoing charges will be paid straight away unless you tell us otherwise.

Straight away or after payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration unless you tell us otherwise.

Plan duration or for payments

10 Royal London product charges

This section should be completed by your financial adviser.

If your client already has savings in a Retirement Solutions workplace pension plan, you can choose to apply the same management charge to their Royal London Stocks and Shares ISA.

Does your client have any savings in a Retirement Solutions workplace pension plan?

Yes No

If yes, do you want to use the management charge of the Retirement Solutions workplace pension plan instead of our standard tiered charges

Yes No

11 Declaration

Please carefully read and sign this section. If there's anything you don't fully understand please speak to your financial adviser or Royal London.

I confirm that this is my application for a Stocks and Shares ISA which I accept will be administered by Royal London, as set out in the terms and conditions of the Stocks and Shares ISA Plan Booklet.

I apply to subscribe to a Stocks and Shares ISA for the / tax year and each subsequent tax year until further notice.

I confirm that:

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, to more than the overall ISA subscription limit total in the same tax year;
- I am resident in the United Kingdom (UK) for tax purposes:
 - or if not resident in the United Kingdom, either perform duties which, as a result of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK;
 - or I am married to, or in a civil partnership with, a person who performs such duties;
- I will inform Royal London if I cease to be resident in the UK or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties;
- I agree to the ISA terms and conditions;
- I am not a US resident or US citizen;
- I have carefully read the latest Key Information Document and Supplementary Information Document for each fund that I wish to invest in. These documents can be found at royallondon.com. Alternatively call us on **0345 605 0050** 8am-6pm, Monday to Friday (excluding bank holidays), if you'd like us to send you copies; and
- I will inform you without delay of any changes in my circumstances that may change the information given in this application.

I authorise Royal London to:

- where appropriate, collect the Direct Debit subscriptions, details of which are set out on this application form;
- accept any reasonable instructions regarding my ISA 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 ISA, 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 ISA, I accept that I can inform Royal London of this in writing;
- hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- make on my behalf any claims to relief from tax in respect of ISA investments; and
- deduct any adviser charges that are detailed in section 9 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed within this application form.

I accept that:

- I will have 30 days in which to change my mind and cancel my Stocks and Shares ISA once I have received confirmation that the Stocks and Shares ISA has been opened;
- the information detailed within this form will be used to structure my policies and provide ISA savings under my plan;
- the terms of my plan are detailed within the Stocks and Shares ISA Plan Booklet and although I'll receive a copy of this when my plan is set up, I can ask for a copy at any time or download it at royallondon.com/stocks-and-shares-isa-plan-booklet;
- 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, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 9 of this application form;
- any adviser charges I agree with a 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;
- if I want to find out how these adviser charges will be deducted from my plan, this is detailed within my Stocks and Shares ISA Plan Booklet;

11 Declaration continued

- if I've agreed a financial adviser will receive an adviser charge on all money as a percentage of the fund, this adviser charge instruction will also apply to future contributions I make to my plan, unless I tell Royal London otherwise;
- if I change 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 want to pay an adviser charge to a new financial adviser, I will need to provide Royal London with an adviser charge instruction;
- if Royal London stops making any agreed adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying any agreed 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, where relevant, 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; and
- if I have a financial adviser, my plan documents may be sent to them to be passed on to me. If I don't receive these, or if I have any questions regarding my plan or my plan documents, I should speak to my financial adviser, if relevant, or contact Royal London.

Your signature

Please read and sign this section.

I authorise Royal London to create a written record of the declarations and authorisations made and accept this will be notified to me by Royal London. I accept it's my responsibility to check this information and tell Royal London within 30 days of being notified by Royal London if anything is incorrect.

I confirm that the information and every answer I've provided in this form is correct and complete to the best of my knowledge and belief, including any answers not filled in by me. I agree that Royal London will use the information provided in this application to provide me with a Stocks and Shares ISA.

I also confirm that I've carefully read this declaration above and wish to apply for a Stocks and Shares ISA.

Signature Date

We may have to verify your identity. We'll do this electronically to make things easier for you.

If you prefer we don't do this check electronically, please provide two pieces of certified identification (e.g. passport, driving licence or utility bill) with this application form. These can be photographic, scanned or a photocopy. If you don't provide this evidence, then we'll take this as your acceptance and proceed with the electronic checks.

Marketing preferences

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

Returning this form

**New Business team
Royal London House
Alderley Park
Congleton Road
Nether Alderley
Macclesfield
SK10 4EL**

Returning this form: If you're using an A4 window envelope to return your completed application form please insert the completed form into the envelope, ensuring the address to the left is clearly visible in the envelope window.

Checklist

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

Transfer Authority Form(s).

(You'll need to supply this if you're applying any transfer payments to your plan.)

Additional fund information

(You'll need to provide a separate piece of paper if you've chosen more than 10 funds or if you'd like to invest in more equity funds.)

Verifying your Identity

(If you **don't** want us to verify your identity through our standard electronic checks, please make sure you attach two pieces of certified identification (e.g. passport, driving licence or utility bill))

Please make sure all relevant documents are submitted with your application form, as this will allow us to process your application as quickly as possible.



Royal London
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.

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