



Stocks and Shares ISA

New money in form

If you already have a Stocks and Shares ISA, please complete this application form if you want to:

- Transfer an existing ISA into your Stocks and Shares ISA
- Start or increase your regular contributions
- Apply a single contribution to your Stocks and Shares ISA

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink if completing a printed version of this form.
- You should answer each question fully and accurately with your financial adviser. Please remember that your adviser is acting on your behalf - not only by providing you with advice, but also in relation to completing 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. It's also important that you provide up to date contact details when completing this form.
- If you're intending to transfer an existing ISA into your plan, 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.
- 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'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"/> |
| 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.

| | |
|-----------------|---|
| Name | <input type="text"/> |
| Plan number | <input type="text"/> |
| Date of birth | <input type="text"/> |
| Address | <input type="text"/> <input type="text"/> |
| Plan start date | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

If there has been a change to any of your personal details, for example your permanent address, phone number or email address and you've not previously told us, please complete the table below and we'll update your details.

| Type of change | Details |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

4 Money in

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

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 ISA plan booklet for further information - 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 give us the details of the bank account your single contribution will be paid from.

Account holder name
(as it appears on your 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 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.

5 Your investment choices

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 on our website at royallondon.com/investment-options

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

If you're not currently invested in a Governed Portfolio, GRIP or a Lifestyle Strategy but you want your new or increased contributions to be invested in one of these options, you'll also need to change your current investment choice. You can change your current investment choice by completing the Change of Investment Form or via our website.

If your plan is invested in individual funds, we'll automatically invest your new or increased regular contributions and/or single contribution and/or your transfer payment according to your most recent investment instruction. If you'd 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 in the table 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 contributions % | Single contribution % | Transfer value % |
|--------------|-------------------------|-----------------------|------------------|
| | | | |
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| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Total | 100% | 100% | 100% |

6 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 7.

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 7.

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.

6 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

6 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

7 How we'll use your personal information

Please read this section carefully.

We'll use the information you've provided in this form to help you pay additional money into your Stocks and Shares ISA with us. For example, if you're making a transfer payment, we'll need to share the information you've given with your current ISA provider so we can complete the transfer.

We'll also share your information with selected third party companies such as service providers, regulators and research companies. Your information may be used to allow us to complete regulatory checks and to help us provide a better service for our customers.

If you'd like to know more about how we use your information, including your rights, our lawful basis, who else we may share it with and how long we keep it for, please take a look at our full privacy notice at royallondon.com/privacynotice

If you'd rather receive this information in another format, for example a recorded version, please call us on **0800 085 8352**.

8 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 to pay money into 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 on our website 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 6 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 this subscription once I have received confirmation that this subscription has been applied;
- 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 from the Royal London website 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 6 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;

8 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.

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 add money into my Stocks and Shares ISA.

I also confirm that I've carefully read this declaration above.

Signature

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

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.) The Transfer Authority Form is available at royallondon.com/stocks-and-shares-isa-transfer-authority-form.

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.)

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.

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. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY.