



Pension Portfolio

Additional contribution application form

You'll need to complete this application form to apply an additional contribution to your Pension Portfolio Plan with Royal London.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- You should complete this form if you have a Pension Portfolio Plan with Core Investments and you'd like to start or increase your regular contributions and/or apply a single contribution or transfer payment to your plan.
- If you haven't already notified us of how you would like your retirement savings to be paid out on your death, you can complete the separate **Payment of benefits on death form (14P27)**.
- You should answer each question fully and accurately with your financial adviser. You should remember that your adviser is acting on your behalf not only by providing you with advice, but also regarding the completion of this form. If you need any further help completing this form you can contact us on **0345 60 50 050** (Mon–Fri, 8am – 6pm).
- If you're transferring an existing pension into your plan, one of the questions that you'll need to answer within this form refers to an 'insistent client'. This term is used when a client receives a recommendation from their adviser advising them not to proceed, yet they insist on going against this recommendation and continuing with the transfer.
- If you're intending to transfer an existing pension into your plan, you'll need to tell us in section 5 of this form if you have a Protected Pension Age (PPA) under the transferring scheme. **If a PPA applies to all or part of an individual transfer payment (as opposed to a Block transfer payment), a separate plan will be required if you want to keep the PPA entitlement. This is because individual transfer payments from schemes with a PPA must be ring-fenced in a separate plan with Royal London. Where a separate plan is required you'll need to complete our Pension Portfolio application form (65A49) with details of the individual transfer payment with the PPA entitlement.**
- If you're aged 55 or over and you want to take a cash lump sum from your plan, you'll need to complete our **Cash lump sum application form (2TA1405)**.
- You should keep a copy of this application form and any additional forms you send to us. When you took out your plan, you'll have received a copy of the **Pension Portfolio Core Investments Plan booklet** detailing the terms and conditions of your plan. If you'd like to receive another copy of the plan booklet, you can request a copy from us at any time.
- Your completed form should be sent 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'll need to read the additional instructions on the back page of this form.

2 Checklist

This section should be completed to tell us the relevant documentation you're enclosing with your application form:

Illustration showing the details and terms you wish to proceed on.

Transfer discharge form or letter of authority.

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

Money laundering – Confirmation of verification of identity certificate (CVIC).

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

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

3 Your details

This section should be completed by all applicants.

Name

Plan number

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

Type of change	Details

4 Money purchase annual allowance (MPAA)

This section should be completed to let us know if you've previously triggered the MPAA.

You can find out more information about the MPAA within your **Core Investment key features document**.

If you've triggered the MPAA by flexibly accessing your pension savings after 6 April 2015 with us or any other provider please insert the date the first payment was made.

D	D	M	M	Y	Y	Y	Y
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5 Contributions

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

Part A: Your earnings

What are your yearly earnings? £

Part B: Regular contributions

Do you want to start making regular contributions to your plan for the first time? Yes No

Do you want to increase regular contributions to your plan? Yes No

What date do you want to start/increase your contributions from? (You can choose between the 1st and the 28th of the month.)

D	D	M	M	Y	Y	Y	Y
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What contributions do you/your employer want to make to your plan?

If you're making regular contributions to your plan for the first time, you'll also need to complete the Direct Debit Instruction on the following page. **Please note that the first contribution we'll collect from your bank account will be slightly later than the date you've specified above. We'll collect all future contributions on your chosen date in each subsequent month or year, as appropriate.**

If you're increasing your regular contributions, you'll need to tell us the new **total** (gross) contribution that you/your employer would like to pay. **Please note that we'll collect your first month's increased contribution from your bank account slightly later than the date we'll collect your existing regular contributions. However when we collect all future contributions, we'll collect the new total contributions as one payment on your chosen date in each subsequent month or year, as appropriate.**

	Monetary amount		% of your earnings		Yearly earnings
Your new total contributions (gross amount)*	£ <input type="text"/>	or	<input type="text"/> %		£ <input type="text"/>
Your employer's new total contributions (gross amount)	£ <input type="text"/>	or	<input type="text"/> %		

* The amount we'll deduct from your bank account will be the net amount. This is because the new total contribution that you've entered above is the gross amount, made up of you net payment and tax relief which we'll claim from HM Revenue & Customs on your behalf. If you're an intermediate rate (Scottish taxpayers only), higher rate, advanced rate (Scottish taxpayers only), additional rate, or top rate (Scottish taxpayers only) taxpayer, you could be entitled to claim more tax relief through a self-assessment tax return or by contacting your local tax office. All contributions made by employers must be made gross of tax.

5 Contributions continued

If you're making contributions to your plan for the first time, please tick to let us know if the contributions are to remain level or increase? Please tick **one** box only.

Remain level Increase by RPI Increase automatically by % (max. 10%)

If you're making regular contributions to your plan for the first time, please tick to let us know how the regular contributions are to be made.

Monthly by Direct Debit Yearly by Direct Debit

If you're increasing your regular contributions, please tick to let us know if we should collect the contributions from your current bank account or from a new bank account.

Existing bank account New bank account

If you're making regular contributions to your plan for the first time or you want your contributions to be collected from a different bank account, you'll need to complete the **Direct Debit Instruction** below. Please sign and date the completed instruction before returning the application form to us. If your employer is making regular contributions on your behalf, they'll need to complete and sign the instruction below.

If your contributions are being collected from a commercial bank account we're required to collect evidence to verify payment details, so please include your company's bank statement with this application form. (We're able to accept a PDF version which can be emailed to Royal London). Please tick this box to confirm you've attached the bank statement.

The Royal London Mutual Insurance Society Limited

Instruction to your bank or building society to pay by Direct Debit



Please complete all of this form.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Name(s) of account holder(s)

Bank/building society account number

<input type="text"/>							
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Branch sort code

<input type="text"/>				
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Service user number

<input type="text" value="9"/>	<input type="text" value="9"/>	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="3"/>	<input type="text" value="6"/>
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Reference (internal use only)

<input type="text"/>							
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Instruction to your bank or building society

Please pay The Royal London Mutual Insurance Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with The Royal London Mutual Insurance Society Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit The Royal London Mutual Insurance Society Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request The Royal London Mutual Insurance Society Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by The Royal London Mutual Insurance Society Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when The Royal London Mutual Insurance Society Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

5 Contributions continued

Part C: Single contributions

Your single contribution (gross amount) £

Your employer's single contribution (gross amount) £

Single contributions can be paid by bank transfer or cheque (which must be made payable to "Royal London"). If the single contribution is being made by:

- Bank transfer, you must add your plan number as the reference number. If you contact us using the telephone number on the first page of this application form, we'll confirm Royal London's bank details.
- Cheque, you must write your name, date of birth and plan number on the back of the cheque.

Regardless of whether you make your payment by cheque or bank transfer, you'll need to ensure you pay us the net amount. This is because the contribution that you've entered above is the gross amount, made up of your net payment and tax relief which we'll claim from HM Revenue & Customs on your behalf. If you're an intermediate rate (Scottish taxpayers only), higher rate, advanced rate (Scottish taxpayers only), additional rate, or top rate (Scottish taxpayers only) taxpayer, you could be entitled to claim more tax relief through a self-assessment tax return or by contacting your local tax office. All contributions made by employers must be made gross of tax.

Part D: Transfer payment

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

If you're transferring from more than one plan, please tick this box and then photocopy this section and complete it with the details of any additional plans. Please ensure you sign and date each additional sheet and attach them to this application form.

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

Name of the transferring scheme	<input type="text"/>		
Provider's name & address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Provider's telephone number	<input type="text"/>		
Plan number of transferring scheme	<input type="text"/>	Transfer value	£ <input type="text"/>

Does this represent the full transfer value in the transferring scheme? Yes No

Is your transfer payment coming from a Defined Benefits scheme (sometimes known as a Final Salary scheme)? Yes No

Have you asked your financial adviser to arrange this transfer against their recommendation (This is sometimes known as an 'insistent client' and there's more information about this in section 1)? Yes No

Do you have a Protected Pension Age (PPA) under the transferring scheme? Yes No

If 'Yes', is your transfer payment being transferred as part of an Individual transfer or a Block transfer?

Individual transfer  If 'Individual transfer', do you want to keep your PPA? Yes No

Note: If you select 'No' you won't be able to change your mind in the future. If you select 'Yes' the transfer payment will need to be paid into a separate plan with Royal London, so you'll need to complete our [Pension Portfolio application form \(65A49\)](#) with details of the individual transfer payment with the PPA entitlement.

Block transfer  If 'Block transfer', please complete a [Block transfer form \(65A32\)](#)

What is your Protected Pension Age?

Is your transfer payment being transferred as part of a Block transfer to maintain tax-free cash protection? Yes No

If 'Yes', please complete a [Block transfer form \(65A32\)](#).

5 Contributions continued

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 Investment choice

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

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

If your plan is invested in a Lifestyle Strategy (including a Flexible Lifestyle Strategy or a Target Lifestyle Strategy), Governed Portfolio or a Governed Retirement Income Portfolio (GRIP), your new or increased 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 a [Change of investment form \(32A28\)](#) 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 contribution %	Single contribution %	Transfer contribution %
Total	100%	100%	100%

7 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm	<input type="text"/>			
Adviser's name	<input type="text"/>			
Telephone number	<input type="text"/>			
Email address	<input type="text"/>			
FCA reference number	<input type="text"/>			
Royal London agency number	<input type="text"/>			
Please confirm what type of advice you're providing to your client	Independent	<input type="checkbox"/>	Restricted – Single-tied	<input type="checkbox"/>
	Restricted – Whole of market	<input type="checkbox"/>	Simplified	<input type="checkbox"/>
	Restricted – Multi-tied	<input type="checkbox"/>	Non-advised	<input type="checkbox"/>

You should only sign the below if your client is transferring a plan that includes 'safeguarded benefits'.

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	<input type="text"/>						
Signed	<input type="text"/>	Date	<input type="text"/>				

8 Privacy notice

We'll use the information you've provided in this form to help you pay additional money into your pension plan with us. For example, if you're making a transfer payment, we'll need to share the information you've given with your current pension 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 0853252.

9 Adviser charge instruction

Please complete this section if you want us to pay any agreed adviser charges to your adviser 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

- 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 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 the regular contributions are being paid.
- Initial adviser charges for single contributions and transfer payments will be paid as soon 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 (complete one only)

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 charge

- 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 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.

A percentage of fund

If you want to pay a percentage of fund, please complete the relevant sections below

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

Transfer payments	A percentage of	<input type="text"/>	%
Single contributions	A percentage of	<input type="text"/>	%
Regular contributions	A percentage of	<input type="text"/>	%

These charges will be paid monthly.

9 Adviser charge instruction continued

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 A monetary amount of £

Single contributions A monetary amount of £

Regular contributions A monetary amount of £

How often should the ongoing charge be paid?

Monthly Yearly

Would you like charges to increase each year?

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

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

By a fixed percentage of % (max. 10%)

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 after payments

Percentage of each regular contribution

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

A percentage charge of %

Charges that apply to each regular contribution will be paid at the same frequency 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 Declaration

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

I confirm that:

- this is my application to apply an additional contribution which is detailed in section 5, to my Pension Portfolio Plan with Royal London;
- if I've taken retirement savings from any pension arrangement, with the current or any other pension provider, in a way which means I'm subject to the money purchase annual allowance (MPAA), I've supplied the date the MPAA first applied to me in section 4.
- if I'm making an individual transfer payment from a scheme with a Protected Pension Age (PPA), and I have told Royal London in Section 5 of this form that I don't want to keep the PPA entitlement, my decision is final and I won't be able to change my mind at any point in the future.
- the total contributions I make to any registered pension schemes, won't be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I'm making regular or single contributions I confirm I'm a relevant UK individual, as defined in sections 188 and 189 of the Finance Act 2004, because I'm under the age of 75 and that either I am, or have been, resident in the UK in the current tax year or one of the previous five tax years, or I have relevant UK earnings or I'm a crown employee or a husband, wife or civil partner of a crown employee. As a result I'm eligible for tax relief on my contributions. If I cease to be entitled to tax relief I'll notify Royal London by the later of:
 - 5 April in the tax year I am no longer entitled to tax relief
 - 30 days after the date I am no longer entitled to tax relief.

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 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 by writing in the way described in the 'Privacy notice' section;
- deduct any adviser charges that are detailed in section 8 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed within this form.

I accept that:

- the terms of my plan are detailed within the **plan booklet** which I received when I applied for my plan. I also accept that if I require an additional copy of this Plan booklet I can request a copy at any time;
- the information detailed within this form will be used to structure my investments and provide benefits under my plan;
- if at any point I trigger the money purchase annual allowance under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- 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 in relation to the additional contribution, these charges, including the frequency they'll be deducted and the duration for which they'll be paid, are detailed within section 8 of this application form and;
 - any adviser charges I agree with my financial adviser are a matter between me and my financial adviser and Royal London won't get involved with any dispute I may have with my financial adviser regarding the adviser charges;
 - 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;
 - if I want to find out how these adviser charges will be deducted from my plan, this is detailed within my plan booklet;
 - if I've agreed my financial adviser will receive an adviser charge either as a percentage of the contributions or as a percentage of the fund, this adviser charge instruction will also apply to future contribution increases or new contributions of the same type that I make to my plan, unless I tell Royal London otherwise. However (i) if I choose to make a single contribution to my plan and more than 24 months has passed since I made my last single contribution, I accept that Royal London will require a new adviser charge instruction, and (ii) if I wish to make a transfer payment to my plan, I accept that Royal London will require a separate instruction to confirm the amount of adviser charge that should be deducted from my plan each time;
 - if I want to change an agreed adviser charge instruction, I'll need to provide Royal London with a new instruction;
 - if Royal London stops making adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying an adviser charge to my financial adviser or if I cancel my additional contribution within the cancellation period, I may remain liable to reimburse my financial adviser for the cost of the advice and services provided to me. I should check the terms of my agreement with my financial adviser in this event;

10 Declaration continued

- if I start to make a regular contribution and/or I pay an additional regular contribution to my plan and I decide to cancel such regular and/or additional regular contribution within the applicable cancellation period, Royal London will refund my regular and the additional regular contribution including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London won't refund any other adviser charge payment that has been made to my adviser;
- 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 charges to my previous adviser. I also accept that if I want to pay an adviser charge to a new financial adviser I'll need to provide Royal London with a new adviser charge instruction;
- any adviser charges that I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London;
- 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'm making an individual transfer payment from a scheme with a Protected Pension Age (PPA), and I have told Royal London in Section 5 of this form that I don't want to keep the PPA entitlement, my decision is final and I won't be able to change my mind at any point in the future.
- Royal London will only accept a transfer from an occupational pension scheme or statutory pension scheme where:
 - the benefits have been equalised under Article 157 on the Functioning of the European Union so the benefits for both men and women will be treated the same, and
 - the transfer value from my previous pension plan is at least equal to the value of any guaranteed minimum pension (GMP) that applied to my previous plan (if applicable);**I also accept that Royal London is not liable for any shortfall if the amount my previous pension provider transfers does not meet either or both of the above criteria;**
- Royal London won't accept a defined benefit transfer unless advice has been provided by a financial adviser that has the appropriate pension transfer advice permissions.
- If I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I've provided all of the details about this transfer payment within this application form. Any transfer payment I make will be subject to the rules of The Royal London 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 5D 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 5D 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 and every answer I've provided in this application form is correct and complete to the best of my knowledge and belief, including any those answers not filled in by me. I also confirm that I've read and accept the declaration.

If you're under 18 (16 in Scotland) your legal guardian must sign the declaration below.

Signature

Date

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

In order to protect our customers, we may have to verify your identity, or the identity of certain individuals connected to this plan. We'll do this electronically to make things easier for you.

If you'd prefer we don't do this check electronically, please provide 2 pieces of identification (e.g. passport or driving licence and utility bill) with this application form. If you don't provide this evidence, then we'll take this as your acceptance and proceed with the electronic checks.

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 then insert the completed form into the envelope, ensuring the address to the left is clearly visible in the envelope window.



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.

All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.