



## CORE INVESTMENTS (PERSONAL PENSION)

### Single contribution application form

You'll need to complete this application form if you want to apply a single contribution to your existing Pension Portfolio Plan with Royal London and remain in your current investment choice.

#### 1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this application form.
- It's very important you understand that by completing this application form, you're asking us to:
  - **Invest your single contribution in the same investment choice as your plan's existing investments; and**
  - **Pay any adviser charge that you've agreed will be paid in relation to this single contribution, and is detailed in section 5 of this application form, to your current financial adviser held on our records.**

If you would like your single contribution to be invested in a different investment choice and/or you would like your agreed adviser charge to be paid to a different financial adviser, you'll need to complete our main **Additional contribution application form (65A6)**.
- If you've not already told us who you would like to receive your retirement savings from your plan in the event of your death, or you would like to change who you've nominated, you'll need to tell us. You can find a copy of the **Payment of benefits on death form (14P27)** on our website at [www.royallondon.com](http://www.royallondon.com) or you can ask us for a copy.
- 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).
- 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 would 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 **PO Box 296, Wilmslow, Cheshire, SK9 1WJ**. 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

Please read this section as you may need to complete and return an additional form.

**Money laundering – Customer identify verification form (ML2).**

(You'll need to complete and attach this additional form if your single contribution is being paid by someone new for the first time. Please tick the box to confirm if you're attaching this form.)

### 3 Your details

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This section should be completed by all applicants.

|               |                      |                           |                      |
|---------------|----------------------|---------------------------|----------------------|
| Name          | <input type="text"/> |                           |                      |
| Date of birth | <input type="text"/> | National Insurance number | <input type="text"/> |
| Plan number   | <input type="text"/> |                           |                      |

### 4 Single Contribution

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Please complete this section.

|  |                        |   |                        |
|--|------------------------|---|------------------------|
| Your single contribution<br>(gross amount) | £ <input type="text"/> | Your employer's single contribution<br>(gross amount) | £ <input type="text"/> |
|--|------------------------|---|------------------------|

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

- **Cheque**, you must write your **name, date of birth** and **plan number** on the back of the cheque;
- **Bacs payment**, you must add your **plan number as the Bacs 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.

Regardless of whether you make your payment by cheque or Bacs, 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 a higher rate tax payer you'll need to claim your additional tax relief through your tax return. Any single contribution made by employers must be made gross of tax.

### 5 Adviser charges

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Please read this section carefully before completing it.

Have you agreed that adviser charges will be deducted from your plan in relation to your single contribution? Yes  No

If 'No' we'll not deduct any adviser charges in relation to this single contribution.

If 'Yes', please tell us the type and amount of adviser charges that are to be deducted.

#### Initial adviser charge

Percentage of contribution  % or Monetary amount £

#### Ongoing adviser charge

Percentage of fund  %

We'll deduct any ongoing adviser charge from your plan on a monthly basis.

If the adviser charge(s) include VAT and the rate of VAT applicable changes, your financial adviser will need to tell us the new total adviser charge(s) to be deducted from your plan.

## 6 Privacy notice

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### Please read this section.

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

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

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

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

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

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

### Who sees and uses my personal information?

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

- your employer, for example they'll receive reports to help them help you;
- service providers, for example mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies, data brokers, for example Experian; and
- reassurers and medical agencies, if you need to claim under an ill health or similar benefit.

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

### Overseas transfers

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

### What are 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](https://royallondon.com/privacynotice). Or you can call **0800 0858352** for a recorded version or if you want this in another format.

### How to contact our Data Protection Officer?

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

## 7 Declaration

**You should read and sign this section. If there is anything that you do not fully understand you should speak to your financial adviser or Royal London.**

I confirm that:

- this is my application to apply a single contribution which is detailed in section 4, to my existing Pension Portfolio Plan with Royal London;
- I want Royal London to invest my single contribution in the same investment choice as my plan's existing investments;
- if I've triggered the money purchase annual allowance (MPAA) by flexibly accessing my retirement benefits with Royal London or any other provider, I've already made Royal London aware of this.

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 understand 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 understand that I can inform Royal London of this by writing in the way described in the 'Privacy notice' section.

I understand that:

- 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 current financial adviser held on Royal London's records, and which relate to my single contribution, these are detailed in section 5 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 will not get involved with any dispute I may have with my financial adviser regarding the adviser charges;
  - my financial adviser has discussed any agreed adviser charges with me and I understand the impact they'll have on my plan; 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 as a percentage of my single contribution, this adviser charge instruction will also apply to any future single contributions that I make to my plan within the next 24 months, unless I tell Royal London otherwise. However if I choose to make a further single contribution to my plan and more than 24 months has passed since I made my last single contribution, I understand Royal London will require a new adviser charge instruction;
  - if I want to change an agreed adviser charge instruction, I'll need to provide Royal London with a new instruction;
  - if I change my financial adviser I should let Royal London know as soon as possible. In such circumstances, Royal London will continue to pay any outstanding initial adviser charge to my previous adviser. I also understand that if I want to pay an adviser charge to a new financial adviser I will need to provide Royal London with a new adviser charge 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 single 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;
  - if I decide to cancel my single contribution within the cancellation period, Royal London will not refund any adviser charge payment that has been made to my financial adviser in relation to that single contribution;
  - any adviser charge that I agree with my financial adviser will be in addition to any plan charges that may be required by Royal London;
- the terms of my plan are detailed within the Pension Portfolio Core Investments Plan booklet which I received when I applied for my plan. I also understand 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 I've not already triggered the money purchase annual allowance under any other pension plan but do so in the future, then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- I will not 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).

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

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

Signature

Date

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

## Returning this form

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**Royal London**  
**PO Box 296**  
**Wilmslow**  
**Cheshire**  
**SK9 1WJ**

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

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**Royal London**  
1 Thistle Street, Edinburgh EH2 1DG  
**royallondon.com**

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG.  
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: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.