



CORE INVESTMENTS (PERSONAL PENSION) WITH INCOME RELEASE

Application form

Thank you for choosing a Pension Portfolio Plan with Royal London. You'll need to complete this application form to apply for your plan.

1 Important information

Please read this section carefully before completing this application form.

- Please use BLOCK CAPITALS and black ink when completing this form.
- Your Pension Portfolio Plan will be written under the provisions of the Pension Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- You should only complete this form if you're applying for a Core Investments (Personal Pension) Plan with Income Release. If in the future you would like to make additional contributions, add Self Investments or change your pension benefits you can do so by completing additional application forms. You can contact your financial adviser or Royal London for copies of our other application forms.
- If you are applying for a beneficiary income drawdown plan you need to complete our separate **Beneficiary Income Release application form**.
- If we receive a contribution before we are satisfied that we have all the information we need to apply it, we will not invest your contribution for the first 30 days. If after 30 days we have not received all the information we need to apply it, we will invest your contribution in our default investment option.
- 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 any of your personal circumstances change after you've completed this form and before your plan starts, you must tell us.
- 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.
- You should keep a copy of this application form and any additional forms you send to us. When you take out your plan you'll receive a copy of the **Pension Portfolio Core Investments Plan booklet** detailing the terms and conditions of your plan. If you would like to see a copy of the Plan booklet now, you can request a copy from us at any time.
- Please read the checklist on the back page of this form to ensure you enclose all the relevant documentation. Then return your completed form to us at **PO Box 296, Wilmslow, Cheshire SK9 1WJ**. 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 Personal information

This section should be completed by all applicants.

Please include an illustration showing the details and the terms you wish to proceed on. Alternatively, please tell us the illustration reference number in the box provided.

Title

Mr Mrs Miss Ms Other (please specify)

Forename(s)

Surname

Date of birth

Sex

Male Female

Marital status

National Insurance number

What is your chosen retirement age?

Age

This is the age you may want to consider alternative pension benefit options for example, buy an annuity. If the box is left blank we'll use age 75. This is the age we will project to on any plan illustrations or other relevant documents we send you.

Home address

Postcode

Contact telephone number

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

Email address

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

3 Employment details

This section should be completed by all applicants.

Which statement best describes your employment status? Please tick **one** box only.

Employed Self-employed Other (please specify)

You only need to complete the rest of this section if your employer is contributing to your plan.

Please tell us the name and address of your employer if you are employed, or the name and address of your business if you're self-employed.

Name

Address

Postcode

4 Money purchase annual allowance (MPAA)

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

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

Have you triggered the MPAA by flexibly accessing your retirement benefits with us or any provider? Yes No

If 'Yes', when was the first payment made?

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

5 Contributions

The relevant parts of this section should be completed by all applicants to tell us what contributions are being made.

Part A: Single contributions

Your single contribution
(gross amount)

Your employer's single
contribution (gross amount)

Single contributions can be paid by cheque which must be made payable to "Royal London". If you're paying a single contribution to your plan, please ensure that you write your name and date of birth clearly on the back of the cheque. Your cheque should be made out for 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 or additional rate 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 B: Regular contributions

What are your yearly earnings?

What date do you want the regular contributions to start being collected?

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

D	D	M	M	Y	Y	Y	Y
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Please note if regular contributions are being made to your plan you'll also need to complete the Direct Debit Instruction on the following page. The first contribution we collect from your bank account will be at a later date than the date specified above. We'll then collect all future contributions on your chosen date in each subsequent month or year, as appropriate.

	Monetary amount		% of your earnings
Your contribution (gross amount)*	£ <input type="text"/>	or	<input type="text"/> %
Your employer's contribution (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 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 taxpayer, you'll need to claim your additional tax relief through your tax return. All contributions made by employers must be made gross of tax.

If you're making contributions to your plan as a monetary amount, 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%)

5 Contributions continued

How will the regular contributions be made?

Monthly by Direct Debit Yearly by Direct Debit

Please ensure that you complete, sign and date the **Direct Debit Instruction** below, before returning this application form. If your employer is contributing to your plan, please ensure that they complete the Direct Debit Instruction. Your financial adviser must also ensure that suitable customer identity verification for your employer is provided with this application form.

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

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Branch sort code

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

Service user number

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

Reference (internal use only)

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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: Transfer payments

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

If you're transferring more than three plans, please photocopy this page for any additional plans, complete and attach it to this form. Tick this box if you're attaching additional sheets (these should be signed and dated).

If any transfer payment is coming from a company pension scheme or a statutory pension scheme, we'll only accept the transfer if it's been equalised in terms of Article 141 of the Treaty of Rome.

If your transfer payment is coming from:

- One or more capped income drawdown plans and there are multiple review tranches, then you'll need to tell us each plan's different review date as a separate transfer within this application form as we'll need to set up separate plans to hold this money; or
- One or more flexi-access income drawdown plans then you'll need to detail these transfer payments separately within this application form as we'll need to set up separate plans to hold this money.

Transfer payment 1

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme Transfer value £

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

Is this transfer coming from a plan that is already in drawdown? Yes No

If 'Yes' how many tranches are being transferred?

If 'Yes' is this transfer coming from an existing capped drawdown plan which is to be applied to a new capped drawdown plan? Yes No

Is your transfer payment being transferred as part of a Block transfer? If 'Yes', please complete a [Block transfer form \(65A32\)](#). Yes No

Is your transfer payment as a result of a Pension Sharing Order? Yes No

If 'Yes', is your transfer payment from any crystallised benefits? If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

Is your transfer payment subject to an Earmarking Order? If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

5 Contributions continued

Transfer payment 2

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme Transfer value £

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

Is this transfer coming from a plan that is already in drawdown? Yes No

If 'Yes' how many tranches are being transferred?

If 'Yes' is this transfer coming from an existing capped drawdown plan which is to be applied to a new capped drawdown plan? Yes No

Is your transfer payment being transferred as part of a Block transfer? If 'Yes', please complete a [Block transfer form \(65A32\)](#). Yes No

Is your transfer payment as a result of a Pension Sharing Order? Yes No

If 'Yes', is your transfer payment from any crystallised benefits? If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

Is your transfer payment subject to an Earmarking Order? If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

5 Contributions continued

Transfer payment 3

Name of the transferring scheme

Provider's name & address

Postcode

Provider's telephone number

Plan number of transferring scheme Transfer value £

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

Is this transfer coming from a plan that is already in drawdown? Yes No

If 'Yes' how many tranches are being transferred?

If 'Yes' is this transfer coming from an existing capped drawdown plan which is to be applied to a new capped drawdown plan? Yes No

Is your transfer payment being transferred as part of a Block transfer? If 'Yes', please complete a [Block transfer form \(65A32\)](#). Yes No

Is your transfer payment as a result of a Pension Sharing Order? Yes No

If 'Yes', is your transfer payment from any crystallised benefits? If 'Yes' we cannot accept these benefits. If 'No' please enclose the original or a certified copy of the Pension Sharing Order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

Is your transfer payment subject to an Earmarking Order? If 'Yes', please enclose the original or a certified copy of the court order together with either the Decree Absolute (England & Wales) or the Decree of Divorce (Scotland). Yes No

6 Investment choice

This section should be completed by all applicants.

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

If you do not tell us where to invest your contributions, we may invest them in the RLP Deposit fund.

Our Investment Advisory Committee will regularly review our lifestyle strategies, including our Governed Portfolios, and to ensure the aim of your selected strategy is maintained throughout the lifetime of your plan, we may adjust the asset allocation within your plan.

Please tick the investment option you would like your plan invested in and then complete the relevant part using the full fund names where necessary. You should complete **one** part only.

- Fund range Please complete Part A
- Governed Portfolios Please complete Part B
- Target Lifestyle Strategies Please complete Part C
- Flexible Lifestyle Strategy Please complete Part D

There may be other investment options available to you. Your financial adviser will be able to give you more information on these. If you're selecting an alternative investment option, you should write the name of your chosen option in the box below and then go to section 7.

Part A: Fund range

Please enter the name of the fund you would like your plan invested in and whether the funds are to rebalance on a regular basis.

If you want your funds to rebalance, please tick one box below to confirm the rebalancing frequency and then complete the 'Fund name' and 'Rebalancing' columns in the table. If you select rebalancing, the investment split must be the same across all contributions (i.e. regular contributions (RC), single contributions (SC) and transfer payments (TV)).

Monthly Quarterly Half-yearly Yearly

If you do not 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) %	RC %	SC %	TV %
Total	100%	100%	100%	100%

If you would like to invest in more than 10 funds, then 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.

6 Investment choice continued

Part B: Governed Portfolios

If you would like to invest in **one** of our Governed Portfolios, including **one** of our Governed Retirement Income Portfolios, please choose from either option 1 or option 2 below, and then tick your chosen investment choice.

Option 1

If you would like to invest in **one** of our Governed Portfolios, then please tick the relevant box below:

Governed Portfolio 1	<input type="checkbox"/>	Governed Portfolio 4	<input type="checkbox"/>	Governed Portfolio 7	<input type="checkbox"/>
Governed Portfolio 2	<input type="checkbox"/>	Governed Portfolio 5	<input type="checkbox"/>	Governed Portfolio 8	<input type="checkbox"/>
Governed Portfolio 3	<input type="checkbox"/>	Governed Portfolio 6	<input type="checkbox"/>	Governed Portfolio 9	<input type="checkbox"/>

Option 2

Our Governed Retirement Income Portfolios are designed for when you want to take an income from your plan.

If you would like to invest in **one** of our Governed Retirement Income Portfolios, 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"/>		

The default equity fund we use in each Governed Portfolio or Governed Retirement Income Portfolio is the RLP Global Managed fund. If you would like to select alternative equity funds then please complete the table below. The percentage split must add up to 100%.

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

If you would 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 should be signed, dated and attached to this application form.

6 Investment choice continued

Part C: Target Lifestyle Strategies

If you would 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

Target annuity

Target drawdown

Please tick to confirm your risk profile.



Balanced

Cautious

Moderately Cautious

Moderately Adventurous

Adventurous

Please tick to confirm which lifestyle strategy* you would 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.

For example, if you choose to target drawdown, you have a balanced risk profile and you're investing in a Tracker Lifestyle Strategy, this will appear on our online service as "Balanced Tracker Lifestyle Strategy (Drawdown)."

If you choose to target an annuity, you'll see "Annuity" within the name of your lifestyle strategy and if you choose "Cash", this will appear with just the strategy name.

6 Investment choice continued

Part D: Flexible Lifestyle Strategy

A Flexible Lifestyle Strategy allows you to create your own lifestyle strategy using our Governed Portfolios and target cash, an annuity or drawdown. Please select which option you would like to target:

Target cash

Target annuity

Target drawdown

Please choose the Governed Portfolio and the equity funds for terms 5, 10 and 15 years to retirement and we will gradually switch your investment between these portfolios as you approach retirement. Please tick **one** Governed Portfolio for each term to retirement. If you have:

- more than 10 years to retirement you should tick one portfolio in each of the 15 years, 10 years and 5 years options; or
- between 5 and 10 years to retirement you only need to tick one portfolio in each of the 10 years and 5 years options; or
- 5 years or less to retirement you only need to tick one portfolio in the 5 year option.

15 years to retirement



Governed Portfolio 1

Governed Portfolio 4

Governed Portfolio 7

10 years to retirement



Governed Portfolio 2

Governed Portfolio 5

Governed Portfolio 8

5 years to retirement



Governed Portfolio 3

Governed Portfolio 6

Governed Portfolio 9

If you're targeting cash or an annuity, and you would prefer to remain in your chosen five year portfolio until your chosen retirement age, then please tick this box.

If you're targeting drawdown, you'll need to tell us where you want your plan to invest until your chosen retirement age. 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

The default equity fund we use in each Governed Portfolio is the RLP Global Managed fund. If you would like to select 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.

7 Payment of benefits on death

Please read this section carefully and then complete it.

It's important that you regularly review who you've nominated to receive the benefits from your Income Release plan in the event of your death, especially if your circumstances change. When you complete this form, you need to ensure that you tell us the names of everyone who you want us to consider as a beneficiary.

Firstly you'll need to decide how you want your pension benefits to be paid out – there are normally two options for you to choose from:

Option 1 – At our discretion (as the scheme administrator)

If you choose this option, you'll need to tell us who you want us to consider paying the benefits to. In most circumstances we'll follow your wishes. However it's important to understand that under this option we are not bound to follow your wishes. We may decide to pay your benefits to a different person or persons if your personal circumstances at the time of your death make this an appropriate course of action. If you choose this option, any benefits we pay will not be subject to any inheritance tax.

If you choose this option, you can change who you have nominated at any time by writing to us, however, you can't choose Option 2 below at a later date.

Option 2 – At my direction

If you choose this option, we're legally obliged to carry out your wishes and pay your benefits to whoever you have directed us to pay these to. If you choose this option, any benefits we pay may be subject to inheritance tax so you may wish to discuss this with a financial adviser first.

If you choose this option, you can change who you have directed us to pay the benefits to at any time by writing to us. You can also change your mind and choose Option 1 at a later date.

Paying benefits on death

When we're notified of your death, we'll explain to your beneficiaries the different ways in which the benefits can be paid to them.

If you want us to consider giving one or more of your nominated beneficiaries the option of using the amount available for beneficiary flexi-access drawdown, it's important that you tell us this when completing the table below. You should speak to your financial adviser to find out more information about why you may want to consider this option.

Remember that when you're choosing your nominations, you can only choose who you want your benefits to be paid to on your death – you can't choose who any remaining benefits may be paid to when those beneficiaries subsequently die.

Choosing your option

Please tick one box below to confirm how you would like your benefits to be paid out and then complete the table below:

Option 1 – At the discretion of the scheme administrator

Option 2 – At my direction

We only use this information to pay your benefits in the event of your death. Please make sure your beneficiaries are aware of how we use their information.

Full name	Connection to me	Proportion %	Is this person to be considered for beneficiary flexi-access drawdown?
			Yes/No
			Yes/No
			Yes/No
			Yes/No
			Yes/No
			Yes/No
Total	N/A	100%	N/A

If you would like to list more than six names, please tick the box and provide the details on a separate piece of paper which should be signed, dated and attached to this application form.

8 Standard Lifetime Allowance

How much of your Standard Lifetime Allowance (SLA) have you already used?

 %

If you took any of your retirement benefits before April 2006, you'll need to include these in the figure you provide above. Please note that if you don't complete this box we'll assume you've not used any of your SLA.

9 Income Release details

You'll need to complete this section to let us know how you would like to take your retirement benefits from your plan.

Please read the options below, and then complete the relevant part(s). If you would like to:

- Take a one-off tax-free cash lump sum payment from your plan using flexi-access drawdown, please complete **Part A**.
- Take a one-off taxable income payment from your plan using flexi-access drawdown, please complete **Part B**.
- Take regular tax-free cash payments or a combination of regular tax-free cash and taxable income payment(s) from your plan using flexi-access drawdown, please complete **Part C**.
- Take regular taxable income payments from your plan (without combining your taxable income with regular tax-free cash payments) using flexi-access drawdown, please complete **Part D**.
- Take regular taxable income payments from your plan using capped drawdown, please complete **Part E**.

Please note that you'll not be able to take any taxable income payments until we've paid the first tax-free cash payment, and you'll need to ensure there are sufficient funds in your plan to support your benefit choices. Before you make your decision, we strongly recommend that you discuss your options (including the tax implications) with your financial adviser.

Part A: You'll need to complete this part if you want to take a one-off tax-free cash lump sum payment from your plan using flexi-access drawdown.

Would you like to receive: The maximum amount available? or A specific amount

If you've chosen a specific amount, how much would you like?

 £

(If you choose to take the maximum lump sum amount available, you'll not be able to choose to take regular payments in Part C below.)

Please note that payslips are not available if payments are taken in this way.

Part B: You'll need to complete this part if you want to take a one-off taxable income payment from your plan using flexi-access drawdown.

If you would like to take a one-off taxable income payment from your plan, how much would you like to receive? (Please tell us the gross amount i.e. before we deduct tax.)

 £

Please note that payslips are not available if payments are taken in this way.

9 Income Release details continued

Part C: You'll need to complete this part if you want to take regular tax-free cash payments or a combination of regular tax-free cash and taxable income payments from your plan using flexi-access drawdown.

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

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

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

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

- What is the total amount of tax-free cash you would like to receive each year?
- How frequently would you like to receive these payments? Monthly **or** Yearly
- What date would you like your regular tax-free cash payments to be made?
You can choose from the 1st to the 28th of the month. Payments will start when your plan starts.

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

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

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

Part D: You'll need to complete this part if you want to take regular taxable income payments from your plan using flexi-access drawdown (without combining your taxable income with regular tax-free cash payments).

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

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

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

Monthly Quarterly Half-yearly Yearly

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

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

Would you like your regular taxable income amount to increase?

No increase Increase by RPI Increase by fixed amount

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

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

9 Income Release details continued

Part E: You'll need to complete this part if you are transferring an existing capped drawdown plan and you would like to take regular income payments from your new plan using capped drawdown.

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

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

Regular income options	Please tick	Percentage/amount
Maximum income available	<input type="checkbox"/>	N/A
A percentage of maximum income available (between 1% - 99%)*	<input type="checkbox"/>	%
Yearly income amount	<input type="checkbox"/>	£

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

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

Monthly Quarterly Half-yearly Yearly

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

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

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

No increase Increase by RPI Increase by fixed amount

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

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

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

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

10 Taxable income payments fund choice

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

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

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

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

Specific fund choice

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

Income Tap

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

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

How frequently would you like to review the Income Tap?

Monthly Quarterly Half-yearly Yearly

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

11 Bank details

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

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

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

Tax-free cash payments

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

Income payments

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

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

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

12 Protection and lifetime allowance details

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

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

If 'Yes' you'll need to attach a copy of your HM Revenue & Customs certificate to this application form.

Please tell us the reference number in the box provided. We'll need this before we can proceed with your application form.

If 'No' please move onto section 13.

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

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

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

13 Privacy notice

This section should be read by all applicants.

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

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

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

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

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

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

Who sees and uses my personal information?

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

- your employer, for example they'll receive reports to help them help you;
- service providers, for example mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies, data brokers, for example Experian; and
- 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 my rights?

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

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

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

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

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

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

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

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

How can I find out more?

You'll find the full notice at royallondon.com/privacynotice. 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 or by writing to **Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF**.


14 Adviser charge instruction


Please complete this section with the agreed adviser charge details.

Adviser charges can be paid as a percentage of fund and/or a percentage of contribution, or a monetary amount that you've agreed.

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 the plan.

Please tick one of the following boxes to confirm if any adviser charges are to be deducted from your plan.

No adviser charge  If 'No' you don't need to complete any more details within this section.

Yes  If 'Yes' please read the notes and complete the table on the following pages.

Please note that if you've agreed an adviser charge payment with your adviser, the amount we'll deduct from the plan will be based upon the full value of the contributions before any tax-free cash is paid out.

14 Adviser charge instruction continued

Please read these notes carefully before completing the table.

You'll need to complete the table with the total adviser charge (AC) details you've agreed will be deducted from the plan. Please complete the table with the details you've agreed. You'll need to tell us the initial and ongoing adviser charge details for regular and single contributions and transfer payments separately.

Note 1 – What percentage or monetary amount of AC is being paid?

- You'll need to tell us the percentage or monetary amount of AC that you've agreed. **If the AC payment is to be made ASAP, please leave this blank and read note 4.**
- If the agreed initial and/or ongoing AC payments are being paid as a monetary amount, you'll need to tell us the amount and the frequency that amount is to be paid for. For example, if the total charge to be paid is £1,200 and you've agreed this will be paid over 12 months, you'll need to enter £100 and 12 into the appropriate boxes.
- If the agreed ongoing AC payments are being deducted;
 - as a percentage of the fund, you'll need to tell us the yearly percentage that we'll need to deduct from the plan which we'll pay proportionately each month.
 - as a percentage of contribution or as a monetary amount, you'll need to tell us the percentage or the amount that we'll need to deduct from the plan.

Note 2 – How frequently are the AC payments being made?

- You'll need to circle how frequently the AC payments will be paid (monthly or yearly). We're not able to pay the AC payments less frequently than the frequency the contributions are made to the plan and they can't be more frequently than monthly. For example, if the regular contributions are being paid monthly, we'll only pay the AC payments monthly.
- You'll need to circle to let us know how frequently the ongoing AC payments are to be paid. If you've agreed the AC payments will be paid as a percentage of the fund, we'll pay these monthly.
- If the agreed AC payments are being paid as a percentage of the regular contributions, we'll automatically pay any AC payments at the same frequency the contributions are made to the plan.

Note 3 – How long are the initial AC payments being made for?

- If the agreed initial AC payments are made as a:
 - percentage of the regular contributions you'll need to tell us how long the AC should be paid for. The period should be months or years depending on the regular contribution frequency.
 - monetary amount you'll need to tell us how many AC payments are to be made.

Note 3 continued

- The maximum number of initial AC payments we can pay over a monthly frequency is 60 and over a yearly frequency is 5. Please note the maximum initial AC period is 60 months.

Note 4 – How much AC is being paid as soon as possible (ASAP)?

- You'll need to tell us the total AC payment that we'll deduct from the plan ASAP. You'll need to be aware that if you've agreed this option, there'll be no fund value in the plan until we've deducted all of the AC payments.

Note 5 – How long are the ongoing AC payments being made for?

- Are the AC payments being paid for the full term or for a set period? If they're being made for a set period, you'll need to tell us how many payments we'll need to deduct from the plan. We'll continue to pay the ongoing AC payments for as long as there is sufficient value in the plan.
- If the agreed ongoing AC payments are being paid as a percentage of fund, we'll pay these for the full term of the plan or until we're advised otherwise.

Note 6 – After how many months are the ongoing AC payments to start from?

- You'll need to tell us after how many months the ongoing AC payments are to start being paid from. If they're to start from year 2, you'll need to enter 12 into the table. Alternatively, if they're to start being paid immediately, you'll need to tell us.
- If the agreed AC payments are being made as a percentage of fund, we'll pay the ongoing AC payments from the first month of the plan.

Note 7 – Are the AC payments increasing each year? If so, how are they increasing?

- If the AC payments are not increasing you don't need to complete this column.
- If the agreed ongoing AC payments are being paid as a monetary amount which will increase, you'll need to tell us if they're to increase by RPI, AWE or a fixed percentage. The maximum fixed percentage is 5%.

Note 8 – When are the AC payments increasing from?

- If the AC payments are not increasing you don't need to complete this column.
- You'll need to tell us if the increase is to apply from the plan's yearly review date or a specific date. If it's a specific date, you'll need to tell us the date and the month the increase is to apply from choosing from the 1st – 28th of the month.

14 Adviser charge instruction continued

Type of adviser charge	Contribution type	Adviser charge (AC) details			Ongoing adviser charge (AC) details			Increased adviser charge (AC) details	
		What percentage or monetary amount of AC is being paid? (see note 1)	How frequently are the AC payments being made? (see note 2)	How long are the initial AC payments being made for? (see note 3)	How much AC is being paid ASAP? (see note 4)	How long are the ongoing AC payments being made for? (see note 5)	After how many months are the ongoing AC payments to start from? (see note 6)	Are the AC payments increasing each year? If so, how are they increasing? (see note 7)	When are the AC payments increasing from? (see note 8)
Initial adviser charge details – Percentage of contribution or monetary amount									
Initial	Regular contribution	% or £	M / Y		N/A	N/A	N/A	N/A	N/A
Initial ASAP	Regular contribution	N/A	N/A	N/A	£	N/A	N/A	N/A	N/A
Initial	Single contribution	% or £	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Initial	Transfer payment	% or £	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ongoing adviser charge details – Percentage of fund									
Ongoing	Regular contribution	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A
Ongoing	Single contribution	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A
Ongoing	Transfer payment	%	Monthly	N/A	N/A	N/A	N/A	N/A	N/A
Ongoing adviser charge details – Percentage of contribution or monetary amount									
Ongoing	Regular contribution	% or £	M / Q H - Y / Y	➤	➤	➤	➤	RPI AWE Fixed	Y / N Y / N %
Ongoing	Single contribution	£	M / Q H - Y / Y	➤	➤	➤	➤	RPI AWE Fixed	Y / N Y / N %
Ongoing	Transfer payment	£	M / Q H - Y / Y	➤	➤	➤	➤	RPI AWE Fixed	Y / N Y / N %

15 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 for a Pension Portfolio Plan which I understand will be administered by Royal London.

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 that Royal London cannot be held responsible for any consequences of relying on these instructions;
- disclose information concerning my plan, including any adviser charges, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my plan, I understand 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 the Adviser charge instruction section 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 agree that:

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

I understand that:

- by applying for my plan, I am applying for membership of The Royal London Personal Pension Scheme (No2) which is managed and administered by Royal London and I agree to be bound by the rules of that scheme;
- the information detailed within this form will be used to structure my investments and provide benefits under my plan;
- my plan may include a savings account (uncrystallised funds) and/or an Income Release account (crystallised funds);
- the terms of my plan are detailed within the **Pension Portfolio Core Investments Plan booklet** and although I'll receive a copy of the Plan booklet when my plan is set up, I can also request a copy at any time;
- If I am not already subject to the MPAA I will trigger this from the date of my first flexi-access taxable income payment from this plan, unless I trigger this under any other pension plan before this payment is made. If I do trigger the MPAA under any other pension plan, then it's my responsibility to inform Royal London of this within 91 days of the trigger;
- 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 the Adviser charge instruction section 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 either as a percentage of the contributions or as a percentage of the fund, this adviser charge instruction will also apply to any 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 understand Royal London will require a new adviser charge instruction, and (ii) if I wish to make a transfer payment to my plan, I understand 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 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 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 a regular contribution to my plan and I decide to cancel my plan within the cancellation period, Royal London will refund my regular contribution including any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London will not refund any adviser charge payment that has been made to my adviser;
 - 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;

15 Declaration continued

- my plan documents may be sent to my financial adviser to be passed on to me and 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 or Royal London;
- 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);
- the total contributions I make to all of my pension plans, will not be greater than 100% of my relevant UK earnings for the relevant tax year or £3,600 if greater. Where I am making regular or single contributions I confirm I am under the age of 75 and that either I am, or have been, resident in the UK in the current tax year, or I have relevant UK earnings, or I am a crown servant or a husband, wife or civil partner of a crown servant. As a result I am eligible for tax relief on my contributions. If I cease to be such a person I will notify Royal London immediately;
- Royal London will only accept a transfer from an occupational pension scheme or statutory pension scheme where:
 - the benefits have been equalised under Article 141 of the Treaty of Rome so the benefits for both men and women will be treated the same, and
 - where 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 understand that Royal London are not liable for any shortfall if the amount my previous pension provider transfers does not meet these criteria.
- Royal London will not accept a defined benefit transfer unless advice has been provided by a financial adviser that has the appropriate pension transfer advice permissions.
- if I wish to make a transfer payment, the payment must come from a Registered Pension Scheme and I have provided all of the details about this transfer payment 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 administrator of the scheme(s) where my transfer payment is coming from:

- I authorise and instruct you to transfer funds from the plan(s) as listed in the Contributions section directly to Royal London. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
- I authorise you to release all necessary information to Royal London to enable the transfer of funds to Royal London.
- I authorise you to obtain from and release to the financial adviser named in this application form any additional information that may be required to enable the transfer of funds.
- If an employer is paying contributions to any of the plans as listed in the Contributions section, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s),
- Until this application form is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).
- Where the payment(s) made to Royal London represent(s) all of the funds under the plan(s) listed in the Contributions section, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
- Where the payment(s) made to Royal London represent(s) part of the funds under the plan(s) listed in the Contributions section, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payments.

My declaration to Royal London and the administrator of the scheme(s) that my transfer payment is coming from:

- I promise to accept responsibility in respect of any claims, losses and expenses that Royal London and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me in this application form or any failure on my part to comply with any aspect of this application.

My declarations to Royal London:

- If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the money purchase annual allowance (MPAA) from the date of my first flexi-access payment, or
- If I am already subject to the MPAA, I have supplied the date the MPAA first applied to me in the MPAA section of this form.

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

Signature

Date

It is a serious offence to make false statement in order to obtain tax relief on contributions. The penalties are severe and could lead to prosecution.

16 Customer identity verification

This section should be completed by your financial adviser.

As an FCA regulated firm, you'll need to complete this section in accordance with who this plan is being set up for. If this plan is being set up for an individual and the contributions are being paid:

- From their own bank account, or it's a pension transfer from another pension plan, then you only need to read and sign Part B.
- By another person on their behalf, then you'll need to complete our separate **Customer identity verification form (ML2)** which you can find on our website. Please note if your client lives abroad we may need more information (e.g. passport and a utility bill).
- By a company, then you'll need to complete Part A and Part B below for each company contributing to the plan.

If the contributions are being paid by more than one company, then you can either attach completed photocopies of this part of this form, or you can complete our separate **Customer identity verification form**.

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

Part A: Company details

Please confirm the company type

Sole trader Partnership Limited liability partnership Limited company (PLC/Ltd)
 Charity Church Club Society Local authority Government department

Name of company

Type of company

VAT number (if applicable) Registration number (company or charity number)

Regulatory organisation (if applicable)

Company address

Postcode

Registered office in country of incorporation

Postcode

Name of director/owner	Position	% (if holding/owning more than 25%)	Customer verification form completed

16 Customer identity verification continued

Part B: Confirmation

I confirm that:

- The client information provided within Personal information section of this application form is correct.
- Any details provided within Part A have been obtained by me/my company and are correct.
- The evidence I have obtained to verify the identity of the customer meets the requirements defined within the current guidance for the UK Financial Sector issued by JMLSG.

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

17 Financial adviser's details

This section should be completed by your financial adviser.

Part A: Your details

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 are 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"/>

Please tell us the name of the Royal London pension sales consultant you normally deal with in the box.

Part B: Drawdown governance service

It's important that you complete this section.

Would you like this client to be included in the drawdown governance service? Yes No

If 'Yes', what is the client targeting? An income for life or An income to a specific age

What age do they want to target?

As part of our new business process, we'll automatically recalculate your client's income sustainability score before adding their details to our drawdown governance service. You can access our drawdown governance service on our website.

Returning this form

Royal London
PO Box 296
Wilmslow
Cheshire
SK9 1WJ

Returning this form: If you are 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.

Checklist

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

Transfer discharge form or letter of authority.

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

Money laundering – Customer identity verification form.

(Please refer to the Customer identity verification section of this form.)

If you can ensure that all the relevant documentation is submitted with your application form, this will allow us to process your application as soon as possible and pay any income payments without any delay.



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.

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