



Group Personal Pension Plan & Group Stakeholder Pension Plan

Employer application form

Thank you for choosing Royal London for your group pension plan. You'll need to complete this application form to apply for your group pension 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.
- This application form is to set up either a Retirement Solutions Group Personal Pension Plan or a Retirement Solutions Group Stakeholder Pension Plan. In section 2 you'll need to let us know the type of group pension plan you're taking out.
- **Retirement Solutions Group Personal Pension Plan**
If your group pension plan is a Retirement Solutions Group Personal Pension Plan, it will be written under the provisions of the Pension Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- **Retirement Solutions Group Stakeholder Pension Plan**
If your group pension plan is a Retirement Solutions Group Stakeholder Pension Plan, it will be written under the provisions of the Pension Schemes Act 1993, Part 4 of the Finance Act 2004 (as amended) and Part 1 of the Welfare Reform and Pensions Act 1999.
- If we receive a contribution before we're satisfied that we have all the information we need to apply it, we will not invest the contribution for the first 30 days. If after 30 days we have not received all the information we need to apply it, we'll invest the contribution as detailed in the member's **Group Personal Pension Plan booklet** or the **Group Stakeholder Pension Plan booklet**.
- You should keep a copy of this application form and any additional forms you send to us. You can request a copy of this completed application form from us at any time.
- If you need help when completing this application form, please speak to your financial adviser or your Implementation Manager.

2 Your group pension plan details

Please complete this section with your group pension plan details.

Is your group pension plan a:

Retirement Solutions Group Personal Pension Plan? ☐ (please tick)

Or a

Retirement Solutions Group Stakeholder Pension Plan? ☐ (please tick)

Name of your group pension plan

Commencement date

As an example, if your group pension plan's commencement date was the 1st June, the first regular contribution will also be taken from the member's pensionable salary in June.

Yearly review date

The yearly review date gives you the opportunity to review and update the member information including their pensionable salary and level of contributions before we produce any statements.

Is your group pension plan being set up using our streamlined joining method? Yes ☐ No ☐

How often will regular contributions be made? Monthly ☐ Yearly ☐ Other (please specify)

What is the last day of the month (cut off date) for changes to your payroll?

The group pension plan details below will apply to all members within your group pension plan unless you tell us otherwise. If there are more than two categories within your group pension plan, please provide the details on a separate piece of paper which should be signed, dated and attached to this application form.

| | Category 0 | Category 1 |
|---|--|--|
| Name of category | | |
| Expected number of initial entrants | | |
| Default retirement age | | |
| Default employer contribution (% or £ per month/year/other) | | |
| Default member contribution (% or £ per month/year/other) | | |
| Are you setting up a salary exchange agreement? (This may also be known as a SMART pay or salary sacrifice agreement) | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Are you setting up a matching of contribution structure? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Are you setting up a tiered contribution structure? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

If you've answered 'Yes' to any of the last three questions, you need to complete one of the following additional forms.

- If you're setting up a matching of contribution structure or a tiered contribution structure, please complete the **Matched & tiered contribution form**.

3 Investment details

Please complete this section with your group pension plan default investment.

Part A: Investment responsibilities

Please provide details of who is responsible for the design and suitability of your group pension plan default investment by choosing one of the options below. Our **Default investment options guide** will explain what those responsibilities are and help you to complete this section once you have agreed this with your adviser. You'll find more details about the Royal London default investment on our website at employer.royallondon.com/investment.

Who'll be responsible for the design and suitability of the default investment?

| Range | Suitability | Design | Option chosen (please tick one) |
|------------------------|----------------------|----------------------|---------------------------------|
| Royal London Default | Royal London | Royal London | <input type="checkbox"/> |
| Royal London Selected | Royal London | Royal London | <input type="checkbox"/> |
| Royal London Designed | Adviser/ Employer | Royal London | <input type="checkbox"/> |
| Royal London Supported | Adviser/ Employer | Adviser/ Employer | <input type="checkbox"/> |

If you're investing in the Royal London Designed or Royal London Supported options, you'll need to tell us the name of your default investment strategy.

Please tick

Target cash☐

Target annuity☐

Target drawdown☐

If you're using a Flexible Lifestyle Strategy for your default, please complete Part B.

If you are using a Customised Lifestyle strategy for your default, please complete the **Custom Range set up form**.

3 Investment details continued

Part B: Flexible Lifestyle Strategy

A Flexible Lifestyle Strategy allows you and your adviser to create your own Default Lifestyle Strategy using our Governed Portfolios. You can 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 the investment between these portfolios as members approach scheme retirement age. 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 sections
- between 5 and 10 years to retirement you only need to tick one portfolio in each of the 10 years and 5 years sections
- 5 years or less to retirement you only need to tick one portfolio in the 5 years section.

| Term to retirement | Portfolio name | Please tick |
|------------------------|---------------------------------|--------------------------|
| 15 years to retirement | Governed Portfolio Growth | <input type="checkbox"/> |
| | Governed Portfolio Enhanced | <input type="checkbox"/> |
| | Governed Portfolio Dynamic | <input type="checkbox"/> |
| 10 years to retirement | Governed Portfolio Moderate | <input type="checkbox"/> |
| | Governed Portfolio Growth | <input type="checkbox"/> |
| | Governed Portfolio Enhanced | <input type="checkbox"/> |
| 5 years to retirement | Governed Portfolio Defensive | <input type="checkbox"/> |
| | Governed Portfolio Conservative | <input type="checkbox"/> |
| | Governed Portfolio Moderate | <input type="checkbox"/> |

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

If you're targeting drawdown, you'll need to tell us where you want the plan to invest until the scheme 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 2☐

Governed Retirement Income Portfolio 3☐

Governed Retirement Income Portfolio 4☐

Governed Retirement Income Portfolio 5☐

The default equity fund we use in each Governed Portfolio is the RLP Global Managed fund. If you'd 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. ☐

The Investment Advisory Committee may change the fund allocations within a Lifestyle Strategy from time to time. If this happens we will adjust the asset allocation in the member's plan to ensure the aim of the selected strategy is maintained over the lifetime of the plan.

4 Your details

Please complete this section with your company details.

| | | |
|--------------------------------------|----------------------|-------------------------------|
| Your name | <input type="text"/> | (“the employer”) |
| Address | <input type="text"/> | |
| | <input type="text"/> | |
| | <input type="text"/> | Postcode <input type="text"/> |
| Telephone number | <input type="text"/> | |
| What is the nature of your business? | <input type="text"/> | |

Please provide the contact details of the person responsible for the day to day administration of your group pension plan.

| | |
|------------------|----------------------|
| Contact name | <input type="text"/> |
| Position | <input type="text"/> |
| Telephone number | <input type="text"/> |

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

| | |
|---------------|----------------------|
| Email address | <input type="text"/> |
|---------------|----------------------|

If you would like correspondence for your group pension plan to be sent to a different address, please complete the details below.

| | | | |
|--------------|----------------------|----------|----------------------|
| Contact name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |

5 Direct Debit Instruction

Please complete this section if you're making regular contributions by direct debit.


You must complete the Direct Debit Instruction below. Direct Debit Instructions take 14 days to set up at the bank. The first contribution due for your group pension plan should be paid by cheque. The Direct Debit Instruction can then be used to pay the subsequent regular contributions.

Please complete this instruction with the employer's details and then sign and date it, ensuring that you have the appropriate level of authorisation to do so.

For employer or third party contributions we're required to collect evidence to verify payment details, so please include a recent 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)

Branch sort code

Bank/building society account number

Service user number

9

9

0

1

3

6

Reference (internal use only)

EMR

0

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 and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

D

D

M

M

Y

Y

Y

Y

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

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6 Privacy notice

Please read this section carefully.

We are what is called a 'Data Controller' under the data protection laws. This means we decide what personal information we need to collect to provide the scheme, and how the information is used.

As the employer, you need to make sure that where you provide us with information about an individual, including your workers, you have a legal basis to share information with us. You'll also need to make sure you provide workers with the privacy notice below.

Workers' privacy notice

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.
- 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.

6 Privacy notice continued

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 Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**.

7 Access to online service

You and your financial adviser should complete this section.

Royal London's online service provides online access for both you and the members. You can access the group pension plan, whilst the members can access their own plans online.

When we set up your group pension plan, we will automatically provide you and the members with full access to our online service. If you would like to change this level of access, please speak to your Implementation Manager. We will provide full training on how to apply contributions, add new entrants and use the online service noticeboard.

If you'll not be using our online service, you can nominate someone to use it on your behalf. You or whoever you nominate will need to agree to our terms and conditions the first time you or they log into our online service. A copy of these terms and conditions are available on request.

Contribution processing

You or your financial adviser can submit regular contributions for your group pension plan online. Regardless of who submits the contributions, you'll both be able to view details of the contributions made online.

Please tick who will submit the contributions to your group pension plan using our online service and provide their details below.

You ☐ Your financial adviser ☐

| Name | Email address | Telephone number |
|------|---------------|------------------|
| | | |
| | | |
| | | |

Until you've received your training, you should continue to make contributions to your group pension plan using the method you agreed with your Implementation Manager.

7 Access to online service continued

New entrants

Our online service can also be used to add new entrants to your group pension plan.

Please tick who will be adding new entrants to your group pension plan using our online service and provide their details below if they differ from those already provided.

You ☐ Your financial adviser ☐

| Name | Email address | Telephone number |
|------|---------------|------------------|
| | | |
| | | |
| | | |

Noticeboard and general online access

Our online service noticeboard provides you and your financial adviser with email notifications to inform you when important events happen on your group pension plan. Regardless of the number of events that take place on your group pension plan in any day, we will only send a maximum of one email per day.

When we set up your group pension plan we will automatically set you and your financial adviser up with full access to the online service noticeboard. If you would like to change this, please speak to your Implementation Manager.

Please confirm who will be using the online service noticeboard and our online service for any other day to day administration of your group pension plan and provide their details below if they differ from those already provided.

| Name | Email address | Telephone number |
|------|---------------|------------------|
| | | |
| | | |
| | | |

Please provide the details of the person within your financial adviser's office who will have access to the online noticeboard and our online service if they differ from those already provided.

| Name | Email address | Telephone number |
|------|---------------|------------------|
| | | |
| | | |
| | | |

8 Financial adviser's details

This section should be completed by your financial adviser.

Adviser's account

Adviser's name

Royal London
agency number

Please confirm what type of advice you are providing to your client:

Independent

☐

Restricted – single-tied

☐

Restricted – whole of market

☐

Simplified

☐

Restricted – multi-tied

☐

Non-advised

☐

9 Employer administration charge

This section applies to the employer administration services which are associated with the provision of the group pension plan (the “employer administration services”). The terms associated with the employer administration services are set out at Part A of this section 9 and the employer administration services are defined at Part B of this section 9.

Amount of employer administration charge

£

per month

Duration of employer administration chargemths

Part A

1. Royal London reserves the right to supplement or vary the employer administration services defined in Part B of section 9 below from time to time.
2. You will pay the standalone administration charge (“the employer administration charge”) detailed above monthly, alongside your regular monthly pension contributions, (or in such regular instalments as we may notify you from time to time). The first employer administration charge shall be paid at the same time as your first regular monthly pension contribution. The employer administration charge is not subject to Value Added Tax (VAT).
3. We reserve the right to introduce an employer administration charge or to vary the amount, of the existing employer administration charge and/or the duration over which the employer administration charge is paid, from time to time. Where we exercise any right of variation or provide notice of alternative terms as described above in this section 9, we shall provide you with advance notice in writing where practicable. Either party may terminate this agreement by providing three months’ written notice.
4. If you fail to pay the employer administration charge within 3 months of the due date. Royal London will cease to accept any further employer or employee contributions paid by you or on your behalf in relation to the group pension plan and will cease to administer the admission of new entrants into the group pension plan.
5. If any contributions are paid to Royal London after the group pension plan has been paid up or terminated (whether on your instructions or as a result of your failure to pay contributions or the employer administration charge when they fall due) these will not be invested in accordance with section 3 and will be refunded to you promptly.
6. Notwithstanding the terms of point 2 above, no further employer administration charge will be payable after all regular contributions have ceased to be paid to Royal London in respect of the group pension plan. No refund of any employer administration charge (or proportionate amount of any employer administration charge) will be refunded to you after the group pension plan has terminated or been made paid up.

Part B

Subject to any variation or supplement as described in Part A, the employer administration services mean:

1. Access to a Royal London website to allow employees authorised by you, to process pension contributions on your behalf and add new members to the group pension plan online. The identity of authorised employees will be agreed with us in advance of use.
2. Provision by Royal London of the documentation and other administration services required as a result of the processing of those pension contributions and the addition of new members to the group pension plan.

10 Employer/group pension plan sponsor declaration

Read this section carefully and then sign and date it.

As the employer, I apply to set up a group pension plan for either a Retirement Solutions Group Personal Pension Plan which is part of The Royal London Personal Pension Scheme (No2), or a Retirement Solutions Group Stakeholder Pension Plan which is part of The Royal London Stakeholder Pension Scheme (No2).

I agree to supply Royal London, the scheme administrator, with the information they require to enable members to join the relevant group pension plan.

If a member is using salary exchange, this is a separate agreement between myself as their employer/group plan sponsor and the member, and will be detailed within the member’s contract of employment.

I understand that any workers joining the scheme must normally be habitually resident in the UK. This means they normally live in the UK and have their main residential address in the UK.

I authorise Royal London to where appropriate, to collect the Direct Debit payments, details of which are set out on the application form.

Where this group pension plan is being set up using the streamlined joining method:

- (a) I confirm that any member joining the group pension plan is eligible to do so. I acknowledge that where Royal London is relying on information provided by me, they will accept shortened application forms from the members.
- (b) I confirm that I have the authority to:
 - provide all relevant personal information and submit an application form for any member who wishes to join this group pension plan
 - appoint and/or change the financial adviser, and
 - deduct the payments from the members’ salary.
 - pay, or instruct payment, to Royal London any employer administration charge agreed to be payable in relation to the group pension plan and/or any associated services in accordance with the terms set out at section 9.
- (c) I will provide details of any member who wishes to join this group pension plan to Royal London who will accept my instruction as though the member had submitted it themselves.
- (d) I will reimburse Royal London for any losses they suffer as a result of relying upon the information provided by me or my agent.
- (e) I confirm that if I use Royal London’s online service to administer this group pension plan, I will do so as detailed in the online service terms and conditions. If I appoint anyone to administer this group pension plan on my behalf, I will ensure that they comply with the terms and conditions. I will reimburse Royal London for any losses they suffer as a result of any misuse of the online service by me or by another agent or employee on my behalf.
- (f) I confirm that I am signing this form on behalf of the employer and that I have the appropriate level of authorisation to allow me to do so.

Signed for and on behalf of the employer/group pension plan sponsor

Signature

Name

Date

Witness signature

Name

Address

Place of signing

Date



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.**

This product is made of material from well-managed FSC®-certified forests, recycled materials, and other controlled sources.

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, company 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 company number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.