



**Application  
without financial  
advice**

## **Stocks and Shares ISA**

### **Application form**

**Please complete this form if you want to apply for a Stocks and Shares ISA and you don't have a financial adviser. Don't forget you can also apply for our Stocks and Shares ISA through our website.**

**Investments in the Royal London Stocks and Shares ISA are held in a life assurance policy. Further details of our Stocks and Shares ISA can be found in our plan booklet at [royallondon.com/stocks-and-shares-isa-plan-booklet](https://www.royallondon.com/stocks-and-shares-isa-plan-booklet)**

You might choose to speak to a financial adviser. If you don't have one, you can find one in your area by visiting our website - <https://www.royallondon.com/find-a-financial-adviser>

Advisers may charge for their services - though they should agree any fees with you upfront.

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## **1 Important information**

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**Please read this section carefully before completing this application form.**

- Please use BLOCK CAPITALS and black ink if completing a printed form.
- You should only complete this form if you're applying for a Stocks and Shares ISA. If in the future you want to make any additional contributions, you can do so by completing additional application forms. Please contact us for copies of our other application forms or you can get these from [royallondon.com](https://www.royallondon.com)
- If we receive a contribution before we're satisfied we have all the information we need to apply it to your plan, we won't invest your contribution for up to 30 days. If we haven't received all the necessary information we need after 30 days, we'll return the money to you.
- You should answer each question fully and accurately. If you need any further help completing this form you can call us on **0345 605 0050** 8am-6pm, Monday to Friday (excluding bank holidays).
- If any of your personal circumstances change after you've completed this form and before your plan starts, you must tell us.
- If you're intending to transfer an existing ISA, you'll need to tell us in section 4 of this form.
- When your plan is set up, you'll receive a plan booklet detailing the terms and conditions of your plan. Please keep a copy of these. You can also request a copy from us at any time, or you can find the latest plan booklet at [royallondon.com/stocks-and-shares-isa-plan-booklet](https://www.royallondon.com/stocks-and-shares-isa-plan-booklet)
- It's important that you provide your personal email address and up to date contact details when you apply for a Stocks and Shares ISA.
- Please read the checklist on the back page of this form to make sure you enclose all the relevant documents. Please return your completed form to us at **New Business team, Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**. If you're returning your form in an A4 window envelope, then you should read the additional instructions on the back page of this form.

## 2 Does our Stocks and Shares ISA meet your needs?

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We want you to be confident this is the right product for you before you apply.

It's important that you read the Key Information Document which you can download from our website – [royallondon.com/isa-key-information-document](https://royallondon.com/isa-key-information-document). This document will help you understand the key features of the product and any charges that apply.

**Before you apply for our ISA, please read the following statements.**

I want a product that:

- Is designed for savings to be invested for at least five years
- Has no exit fees or notice periods when I need to withdraw money
- Allows me to choose where my savings are invested from a range of options
- Allows me to change where my savings are invested at any time
- Allows me to manage my savings online
- Is tax efficient – with no tax payable on income or gains from investments held.

I want to save at least £500 and/or a minimum of £50 a month.

I understand once my savings are invested, the value of my investments can go up and down.

**I agree this meets my demands and needs:** Yes ☐ No ☐

If you tick No, this means that the Stocks and Shares ISA doesn't meet your needs, so therefore you should not proceed with your application.

### Is our Stocks and Shares ISA right for you?

We have a range of support material at [royallondon.com/stocks-shares-isa](https://royallondon.com/stocks-shares-isa) to help you understand our product, including our plan booklet which outlines the terms and conditions at [royallondon.com/stocks-and-shares-isa-plan-booklet](https://royallondon.com/stocks-and-shares-isa-plan-booklet)

Please confirm your understanding of the following:

1. I have knowledge of, and am familiar with investment products
2. I understand that my ISA is an investment product designed to be held for at least five years
3. I understand the value of my investments can go down as well as up and I could get back less than I paid in
4. I understand that Royal London will apply an annual management charge to cover the costs of administering my ISA
5. I understand that I need to decide where my savings will be invested

**I agree with all of the above statements and have decided to open the Royal London Stocks and Shares ISA without financial advice and my decision is based on the information provided.**

Yes ☐ No ☐

If you've ticked Yes, please continue with your application.

If you've ticked No, our Stocks and Shares ISA is not appropriate for you and you should not proceed with your application. You may want to consider other products or seek financial advice.

### 3 About you

This section should be completed by all applicants.

Are you an existing Royal London customer?

Yes ☐ No ☐

If yes, please tell us the product(s) and relevant plan number(s) you currently have with us to help speed up your application.

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Other (please specify)

Forename(s)

Surname

Date of birth

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

Sex

Male ☐ Female ☐

National Insurance number

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Permanent residential address

Postcode

If you've provided an address outside of the United Kingdom, either you or your spouse/civil partner must be an employee of the Crown serving overseas to be eligible to subscribe to a Stocks and Shares ISA. Please tell us who is a Crown employee.

I am a Crown employee ☐ or My spouse/civil partner is a Crown employee ☐

Contact telephone number

Email address

Please make sure you provide an email address, otherwise we'll be unable to proceed with your application.

What's your target age or term?

Age  Term

We'll use your target age or term to produce a future outlook of your investments. If you don't know how long you plan to hold your investments for, we'll automatically default to 10 years. This date will also be used if you choose lifestyling investments.

Which statement best describes your employment status?

Employed ☐ Self-employed ☐ In full-time education ☐ Unemployed ☐ Other ☐

## 4 Money in

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

If we receive a contribution before we're satisfied we have all the information we need to apply it to your plan, we won't invest your contribution for up to 30 days. If we haven't received all the necessary information we need after 30 days, we'll return the money to you.

Please remember that you can currently contribute a maximum of £20,000 each tax year to all your ISAs combined, so you must not exceed this amount. If you pay into ISAs with other providers, there may be restrictions on what you can pay into those products each tax year.

Please see the plan booklet for further information at [royallondon.com/stocks-and-shares-isa-plan-booklet](https://royallondon.com/stocks-and-shares-isa-plan-booklet)

### Part A Transfer payments

How many transfer payments are being paid to your plan?

You must complete and attach a separate Stocks and Shares ISA Transfer Authority Form for each ISA you're transferring. The Stocks and Shares ISA Transfer Authority Form is available at [royallondon.com/stocks-and-shares-isa-transfer-authority-form](https://royallondon.com/stocks-and-shares-isa-transfer-authority-form)

Please provide details of each transfer payment to be made:

Transfer payment 1	<input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 2	<input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 3	<input type="text"/>	ISA provider	<input type="text"/>
Transfer payment 4	<input type="text"/>	ISA provider	<input type="text"/>

### Part B Single contributions

Your single contribution amount

You can pay a single contribution by bank transfer after you've submitted this application. To pay the single contribution, you'll find our bank details on the letter we'll send to you in the post after we've processed this application. Please remember to add your plan number as the reference number when making the transfer to our bank account. Any contributions must be paid from a UK bank account and you have to be a named account holder.

Please tell us the details of the bank account your single contribution will be paid from.

Account holder name As it appears on the account	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Part C Regular contributions

To make a regular monthly contribution into your plan, please complete the section below and the Direct Debit instruction on the next page.

Your regular monthly contribution amount

Would you like your contributions to increase each year?

No ☐ Increase by Retail Prices Index ☐ Increase automatically by  % (max. 10%)

Your total contributions for the tax year will be capped at the ISA annual allowance limit.

What date should we start collecting your regular contributions?

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

<input type="text"/>	<input type="text"/>
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The first contribution we collect from your bank account may be later than the date specified above. For example, if we're still in the process of setting up your direct debit instruction, your payment will be collected on the next available date. We'll collect all future contributions on your chosen date in each subsequent month or year, as appropriate. If this date falls on a weekend or bank holiday, we'll collect it on the next business day.

4 Money in continued

Please complete, sign and date the **Direct Debit** instruction below, before returning this application form.

The Royal London Mutual Insurance Society Limited

Instruction to your Bank or Building Society to pay by Direct Debit



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

Branch Sort Code

Service user number

9

9

0

1

3

6

Reference


**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 8 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.

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## 5 Money out

Once your Stocks and Shares ISA is set up and you've started making contributions, you can set up withdrawal(s). Withdrawals must be paid to a UK bank account, and you must be a named account holder to receive payments.

## 6 Your investment choices

**All applicants must complete this section.**

Before completing this, please read about the investment options we offer in this form, and also refer to our investment options webpage for more information at [royallondon.com/investment-options](https://royallondon.com/investment-options)

Please remember that investments can go down as well as up in value and you may not get back what you originally invested.

Please choose one of the investment options below to confirm how your Stocks and Shares ISA should be invested. Then complete either Part A, B, C, or D of this form to confirm your investment choice.

We offer a range of options with different types of flexibility. Please only complete the section relevant to you.

- |                               |                          |                               |
|-------------------------------|--------------------------|-------------------------------|
| Governed Range                | <input type="checkbox"/> | Please complete <b>Part A</b> |
| Fund range                    | <input type="checkbox"/> | Please complete <b>Part B</b> |
| Target Lifestyle Strategies   | <input type="checkbox"/> | Please complete <b>Part C</b> |
| Flexible Lifestyle Strategies | <input type="checkbox"/> | Please complete <b>Part D</b> |

### Part A

#### Governed Range

There are two investment options in our Governed Range. You can choose from either:

- one of our Governed Portfolios; or
- one of our Governed Retirement Income Portfolios (GRIPs).

#### Governed Portfolios

Our ready-made, diversified investment portfolios are designed by our in-house experts. These could be a good option if you'd prefer your day-to-day investments to be managed for you.

Each portfolio is rated from lower to higher risk to match the level, attitude and tolerance of risk you'd be comfortable to invest in.

Find out more at [royallondon.com/governed-portfolios](https://royallondon.com/governed-portfolios)

If you want to invest your ISA in **one** of our Governed Portfolios, please tick the relevant box below:

- |                                 |                          |                             |                          |                                 |                          |
|---------------------------------|--------------------------|-----------------------------|--------------------------|---------------------------------|--------------------------|
| Governed Portfolio Defensive    | <input type="checkbox"/> | Governed Portfolio Growth   | <input type="checkbox"/> | Governed Portfolio Total Equity | <input type="checkbox"/> |
| Governed Portfolio Conservative | <input type="checkbox"/> | Governed Portfolio Enhanced | <input type="checkbox"/> |                                 |                          |
| Governed Portfolio Moderate     | <input type="checkbox"/> | Governed Portfolio Dynamic  | <input type="checkbox"/> |                                 |                          |

#### Governed Retirement Income Portfolios (GRIPs)

Our GRIPs are designed to offer a sustainable level of income over the long term. This option is often chosen by our retired customers who use our GRIPs to get flexible access to income as part of their retirement savings.

Find out more at [royallondon.com/GRIPs](https://royallondon.com/GRIPs)

If you'd like to invest in **one** of our GRIPs, 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"/> |  |                          |

## 6 Your investment choices continued

Each of our Governed Portfolios and our GRIPs include a default global equity fund which holds the portfolio's stocks and shares investments. Our experts have designed this specifically in line with the risk attitude of each Governed Portfolio and GRIP. This fund is called the RLI Global Managed fund.

**If you're happy with this default fund, you don't have to do anything.**

However, if you'd like to select alternative equity funds, then please complete the table below. The percentage split must add up to 100%. Please refer to our fund range summary leaflet at [royallondon.com/fund-range-summary](http://royallondon.com/fund-range-summary) which should help when completing the table below.

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

If you'd 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 you must sign, date and attach to this application form. ☐

**If you've completed this section, please continue to section 7 in this form.**

## 6 Your investment choices continued

### Part B

#### Fund Range (pick your own investments)

If you'd prefer to pick your own investments rather than use one of our ready-made portfolios, there are more than 100 funds available in our fund range to choose from.

Find out more at [royallondon.com/fund-range](https://royallondon.com/fund-range)

In the table below, please enter the name(s) of the fund(s) you'd like your plan to invest in.

Once you've selected your fund allocation, market movements may cause variations in your fund splits. For example, a fund that accounts for 25% of the value of your Royal London investments today may account for a higher or lower proportion of your investments in the future depending on markets and the performance of that fund.

You can keep your original fund splits by filling out the rebalancing section of this form below. Royal London will review your investments on the frequency you choose and rebalance them back to your original chosen split. To do this, please indicate your preferred rebalancing frequency by ticking one of the boxes below.

Please note that if you opt to rebalance your funds, any further contributions will be applied by your original chosen split.

Monthly ☐                      Quarterly ☐                      Half-yearly ☐                      Yearly ☐

If you don't 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) %	Regular contributions %	Single contribution %	Transfer value %
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

If you'd like to invest in more than 10 funds, 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. ☐

**If you've completed this section, please continue to section 7 in this form.**



# 6 Your investment choices continued

## Part C

### Target Lifestyle Strategies

Our Target Lifestyle Strategies automatically reduce the level of risk your investments take as you approach your chosen target age to make sure you're taking a level of risk appropriate for your investment timeframe.

Each lifestyle strategy portfolio has an end 'target' aligned with how our pension customers want to use their pension savings.

Find out more at [royallondon.com/lifestyle-strategies](https://royallondon.com/lifestyle-strategies)

If you'd 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 (cash payment) ☐
- Target annuity (secure income) ☐
- Target drawdown (flexible access) ☐

Please tick to confirm your risk profile.



- Balanced ☐
- Cautious ☐
- Moderately cautious ☐
- Moderately adventurous ☐
- Adventurous ☐

Please tick to confirm which lifestyle strategy\* you'd 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.

If you've completed this section, please continue to section 7 in this form.

# 6 Your investment choices continued

## Part D

### Flexible Lifestyle Strategy

Our lifestyle strategy portfolios rebalance themselves towards less risky investments as you approach retirement, whereas a flexible lifestyle strategy allows you to create your own personalised version.

You choose a target (cash, annuity or drawdown). You then choose which portfolio from our Governed Portfolios range you want to be invested in 5, 10 and 15 years before your chosen target date rather than us doing this for you.

Find out more at [royallondon.com/lifestyle-strategies](https://royallondon.com/lifestyle-strategies)

First, please select which option you'd like to target:

**Target cash**  
(cash payment) ☐

**Target annuity**  
(secure income) ☐

**Target drawdown**  
(flexible access) ☐

Next, choose the equity funds (choose this only if you prefer not to invest in each portfolio's default equity fund) and the Governed Portfolios for terms of 5, 10 and 15 years to your chosen target date. We'll gradually switch your investment between these portfolios as you approach your chosen target date.

### Choose your equity fund

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

Please tick **one** Governed Portfolio for each term to your target date. We'll then invest your savings as instructed, according to the target date you've selected.

- more than 10 years to your chosen target date, tick **one** portfolio in:
  - o 15 years
  - o 10 years
  - o 5 years
- between 5 and 10 years to your chosen target date, tick **one** portfolio in:
  - o 10 years
  - o 5 years
- 5 years or fewer to your chosen target date, tick:
  - o **one** portfolio in 5 years.

**15 years to your chosen target date**



Governed Portfolio Total Equity ☐

Governed Portfolio Growth ☐

Governed Portfolio Enhanced ☐

Governed Portfolio Dynamic ☐

**10 years to your chosen target date**



Governed Portfolio Moderate ☐

Governed Portfolio Growth ☐

Governed Portfolio Enhanced ☐

**5 years to your chosen target date**



Governed Portfolio Defensive ☐

Governed Portfolio Conservative ☐

Governed Portfolio Moderate ☐

## 6 Your investment choices continued

If you've chosen to target annuity or target cash, tick this box to stay in your selected '5 years to your chosen target date' portfolio when you reach your target date. If you don't tick this box, your investments will be held in the target cash fund or target annuity fund when you reach your target date. ☐

If you choose Target drawdown, you'll need to tell us where you want your plan to invest until your chosen target date.

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 ☐

## 7 How we'll use your personal information

**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 or through your adviser to set up and service your ISA and meet our legal obligations, such as:

- setting up and administering your ISA;
- 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; and
- 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.
- Sending you marketing information by post, or where you have provided permission to be contacted by email, text and other electronic means. You can easily change your mind and "opt out" of receiving marketing information by emailing us at **GDPR@royallondon.com** or phoning us on **0345 602 1885**.
- 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 ISA, 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:

- 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; and
- external market research agencies, data brokers, for example, Experian.

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

## 7 How we'll use your personal information continued

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### Overseas transfers of personal information

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

### What are your rights?

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

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

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

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

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

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

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

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

### How can I find out more?

You'll find the full notice at [royallondon.com/privacynotice](https://royallondon.com/privacynotice) or you can call **0800 085 8352** for a recorded version or if you want this in another format.

### How to contact our Data Protection Officer

You can contact our Data Protection Officer by emailing [GDPR@royallondon.com](mailto:GDPR@royallondon.com) or by writing to **Royal London House, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4EL**.

## 8 Declaration

**Please carefully read and sign this section. If there's anything you don't fully understand please contact Royal London.**

I confirm that this is my application for a Stocks and Shares ISA which I accept will be administered by Royal London, as set out in the terms and conditions of the Stocks and Shares ISA Plan Booklet.

I apply to subscribe to a Stocks and Shares ISA for the  /  tax year and each subsequent tax year until further notice.

**I confirm that:**

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, to more than the overall ISA subscription limit total in the same tax year;
- I am resident in the United Kingdom (UK) for tax purposes:
  - or if not resident in the United Kingdom, either perform duties which, as a result of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK;
  - or I am married to, or in a civil partnership with, a person who performs such duties;
- I will inform Royal London if I cease to be resident in the UK or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties;
- I agree to the ISA terms and conditions;
- I am not a US resident or US citizen;
- I have carefully read the latest Key Information Document and Supplementary Information Document for each fund that I wish to invest in. These documents can be found at **royallondon.com**. Alternatively call us on **0345 605 0050** 8am-6pm, Monday to Friday (excluding bank holidays), if you'd like us to send you copies; and
- I will inform you without delay of any changes in my circumstances that may change the information given in this application.

**I authorise Royal London to:**

- where appropriate, collect the Direct Debit subscriptions, details of which are set out on this application form;
- accept any reasonable instructions regarding my ISA from any financial adviser appointed by me as if the instructions were given by me directly. I accept that Royal London cannot be held responsible for any consequences of relying on these instructions;
- disclose information concerning my ISA, including any adviser charges, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my ISA, I accept that I can inform Royal London of this in writing;
- hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- make on my behalf any claims to relief from tax in respect of ISA investments.

**I accept that:**

- I will have 30 days in which to change my mind and cancel my Stocks and Shares ISA once I have received confirmation that the Stocks and Shares ISA has been opened;
- the information detailed within this form will be used to structure my policies and provide ISA savings under my plan; and
- the terms of my plan are detailed within the Stocks and Shares ISA Plan Booklet and although I'll receive a copy of this when my plan is set up, I can ask for a copy at any time or download it from our website at **royallondon.com/stocks-and-shares-isa-plan-booklet**

**If I appoint a financial adviser to manage my Stocks and Shares ISA in the future, I accept that:**

- if I've agreed that adviser charges will be deducted from my plan in return for the advice and services I've received from my financial adviser, these charges (including their deduction frequency and payment duration) will be detailed within a completed adviser charge instruction form;
- any adviser charges I agree with a financial adviser are a matter between me and my financial adviser and Royal London won't get involved with any dispute I may have with my financial adviser regarding the adviser charges;
- if I want to find out how these adviser charges will be deducted from my plan, this is detailed within my Stocks and Shares ISA Plan Booklet;
- if I've agreed a financial adviser will receive an adviser charge on all money as a percentage of the fund, this adviser charge instruction will also apply to future contributions I make to my plan, unless I tell Royal London otherwise;

## 8 Declaration continued

- if I change financial adviser, I should let Royal London know as soon as possible. In such circumstances, Royal London will continue to pay any outstanding initial adviser charge to my previous adviser;
- if I want to pay an adviser charge to a new financial adviser, I will need to provide Royal London with an adviser charge instruction;
- if Royal London stops making any agreed adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying any agreed adviser charge to my financial adviser, or if I cancel my plan within the cancellation period, I may remain liable to reimburse my financial adviser for the cost of the advice and services provided to me. I should check the terms of my agreement with my financial adviser in this event;
- if I make regular contributions to my plan and I decide to cancel my plan within the cancellation period, Royal London will refund my regular contributions including, where relevant, any adviser charge that has been made to my financial adviser. However, in any other circumstance, Royal London won't refund any adviser charge payment that has been made to my adviser; and
- if I have a financial adviser, my plan documents may be sent to them to be passed on to me. If I don't receive these, or if I have any questions regarding my plan or my plan documents, I should speak to my financial adviser, if relevant, or contact Royal London.

## Your signature

### Please read and sign this section

**I authorise Royal London to create a written record of the declarations and authorisations made and accept this will be notified to me by Royal London. I accept it's my responsibility to check this information and tell Royal London within 30 days of being notified by Royal London if anything is incorrect.**

**I confirm that the information and every answer I've provided in this form is correct and complete to the best of my knowledge and belief, including any answers not filled in by me. I agree that Royal London will use the information provided in this application to provide me with a Stocks and Shares ISA.**

**I also confirm that I've carefully read this declaration above and wish to apply for a Stocks and Shares ISA.**

Signature

Date

We may have to verify your identity. We'll do this electronically to make things easier for you.

If you prefer we don't do this check electronically, please provide two pieces of certified identification (e.g. passport, driving licence or utility bill) with this application form. These can be photographic, scanned or a photocopy. If you don't provide this evidence, then we'll take this as your acceptance and proceed with the electronic checks.

### Marketing preferences

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 you. Please tick this box if you don't want to receive this information. ☐

## Returning this form

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**New Business team  
Royal London House  
Alderley Park  
Congleton Road  
Nether Alderley  
Macclesfield  
SK10 4EL**

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

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## Checklist

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

**Transfer Authority Form(s).**

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

☐

**Additional fund information**

(You'll need to provide a separate piece of paper if you've chosen more than 10 funds or if you'd like to invest in more equity funds.)

☐

**Verifying your Identity**

(If you **don't** want us to verify your identity through our standard electronic checks, please make sure you attach two pieces of certified identification (e.g. passport, driving licence or utility bill))

☐

Please make sure all relevant documents are submitted with your application form, as this will allow us to process your application as quickly as possible.



**Royal London**  
**royallondon.com**

**We're happy to provide your documents in a different format, such as braille,  
large print or audio, just ask us when you get in touch.**

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