



## Stocks and Shares ISA

### Change of investment form

Please complete this form if you or your financial adviser want to change your existing investment choice for your Stocks and Shares ISA.

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)

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://royallondon.com/stocks-and-shares-isa-plan-booklet)

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

You or your financial adviser can also alter your investment choice at any time through our online service.

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### 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 version of this form.
- If your financial adviser is completing this form on your behalf, please make sure you answer each question fully and accurately with them. 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 call us on **0345 605 0050** 8am-6pm, Monday to Friday (excluding bank holidays).
- Please note that not all of our Royal London investment options will be available through our Stocks and Shares ISA.
- You can't invest in more than one portfolio or lifestyle strategy at the same time.
- If you're unsure about changing your investment options, please seek financial advice.
- If any of your personal circumstances change after you've completed this form, you must tell us.
- It's also important that you provide up to date contact details when completing this form.
- If you have a financial adviser, they should keep a copy of your signed change of investment form and any additional forms sent to us.
- Please return your completed form to us at:  
**Royal London, 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.

# 1 About you

This section should be completed by all applicants.

Planholder's name

Address

Date of birth

D	D	M	M	Y	Y	Y	Y
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ISA plan number

Plan start date

D	D	M	M	Y	Y	Y	Y
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## 2 New investment choice

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 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

☐

Please complete **Part A**

Fund range

☐

Please complete **Part B**

Target Lifestyle Strategies

☐

Please complete **Part C**

Flexible Lifestyle Strategies

☐

Please complete **Part D**

### 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

☐

Governed Portfolio Growth

☐

Governed Portfolio Total Equity

☐

Governed Portfolio Conservative

☐

Governed Portfolio Enhanced

☐

Governed Portfolio Moderate

☐

Governed Portfolio Dynamic

☐

## 2 New investment choice continued

### 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"/>		

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](https://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 3 in this form.**

## 2 New investment choice 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 %
Total	100%	100%	100%	100%

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 3 in this form.

## 2 New investment choice 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 3 in this form.**

### 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)

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.

## 2 New investment choice continued

### 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:
  - 15 years
  - 10 years
  - 5 years
- between 5 and 10 years to your chosen target date, tick **one** portfolio in:
  - 10 years
  - 5 years
- 5 years or fewer to your chosen target date, tick:
  - **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 ☐
- Governed Portfolio Moderate ☐
- Governed Portfolio Growth ☐
- Governed Portfolio Enhanced ☐
- Governed Portfolio Defensive ☐
- Governed Portfolio Conservative ☐
- Governed Portfolio Moderate ☐

10 years to your chosen target date



5 years to your chosen target date



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. ☐

## 2 New investment choice continued

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 ☐

## 3 How we'll use your personal information

**Please read this section carefully.**

We'll use the information you've provided in this form to help you manage the money in your Stocks and Shares ISA. We'll also share your information with selected third party companies such as service providers, regulators and research companies. Your information may be used to allow us to complete regulatory checks and to help us provide a better service for our customers.

If you'd like to know more about how we use your information, including your rights, our lawful basis, who else we may share it with and how long we keep it for, please take a look at our full privacy notice at [royallondon.com/privacynotice](https://royallondon.com/privacynotice)

If you'd rather receive this information in another format, for example a recorded version, please call us on **0800 085 8352**.

## 4 Declaration

**Please confirm you've carefully read the application declaration. If there's anything you don't fully understand please contact Royal London. You or your financial adviser should complete this section.**

If the planholder is giving the authorisation for the change in the investment selection then Part (i) below only needs to be completed. If the financial adviser is changing the investments on behalf of the planholder then Part (ii) below should be completed instead.

### Part (i) Planholder authorisation

I apply to change the investment choice according to the instructions above. I confirm I have carefully read the relevant Supplementary Information Documents for the investments I have chosen. I accept that additional fund management charges may apply to the investments I have selected and this won't be subject to any charge cap that may otherwise apply to my investments.

Planholder's signature

Date

D	D	M	M	Y	Y	Y	Y
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### Part (ii) Financial adviser authorisation

Financial adviser's signature

Date

D	D	M	M	Y	Y	Y	Y
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Financial adviser's FCA reference number

Financial adviser's Royal London agency number

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Financial adviser's FCA contact telephone number

Financial adviser's FCA contact email

Note: If signed by a financial adviser on behalf of the planholder, Royal London reserves the right to request a letter of instruction signed by the planholder giving details of the investments to be made. Alternatively, written authority to act upon the financial adviser's instructions can be provided by the planholder. Royal London reserves the right not to accept instructions without this authority. **Please note it is the financial adviser's responsibility to ensure that instructions sent to Royal London correctly reflect the planholder's wishes.**

## Returning this form

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Royal London  
Royal London House  
Alderley Park  
Congleton Road  
Nether Alderley  
Macclesfield  
SK10 4EL

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

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## Checklist

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

**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).

☐

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](http://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.**

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. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY.