



Retirement Solutions Company Pension Plan

Policy application

You'll need to complete this application form to apply for a policy which is offered by Royal London.

1 Important information

Please read this section before completing this application form.

- This application form should be completed by the employer and the trustees.
- Please use BLOCK CAPITALS and black ink when completing this form.
- You should keep a copy of this application form and any additional forms you send to us. You can request a copy of the completed application from us at any time.

2 Arrangement details

To be completed with details of your new arrangement.

Name of arrangement*

*Where the funds to be held under this policy represent all of the scheme assets, the name of the arrangement should be the scheme name. If the funds represent only part of the scheme assets, please advise the name by which this part of the scheme ("the arrangement") is to be known.

Pension Scheme Tax Reference number

PSTR start date

Expected commencement date

D	D	M	M	Y	Y	Y	Y
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This should be the first expected payment date if regular payments are payable under the arrangement.

Arrangement renewal date

D	D	M	M	Y	Y	Y	Y
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(If not the anniversary of commencement date).

2 Arrangement details continued

Benefit and payment details

The details shown below will be assumed to apply to all members of the arrangement unless alternative details are advised.

If we receive a payment before we are satisfied that we have all the information we need to apply it, the payment may not be used to buy units until the information is received.

If there are more than two categories within your company 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 (e.g. Staff, management etc.)		
Approximate number of employees		
Normal retirement age		
Employer payment rate (note 1)		
Member payment rate (note 1)		
Payment method (e.g. direct debit and web) (note 2)		

Notes on completion

These notes are only relevant if regular payments are payable under the arrangement.

1. Payment rates can be expressed as either a percentage of earnings or a fixed amount.
2. If the chosen payment method is direct debit and web, the employer must complete the Direct Debit Instruction in section 9. The payment method must be the same for all categories.

Processing date

Please complete this section if regular payments are payable under the arrangement.

On which date of every month does your payroll run? e.g. 15th

How many days in advance of the above payroll date (up to a maximum of 10 days)
do you need to be notified of any changes? (e.g. an increase to the employer's payment rate)

3 Investment choice

Please complete this section with your default investment choice for your company pension plan.

Part A: Investment responsibilities

Please provide details of who is responsible for the design and suitability of your company 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	☐
Royal London Selected	Royal London	Royal London	☐
Royal London Designed	Adviser/ Employer	Royal London	☐
Royal London Supported	Adviser/ Employer	Adviser/ Employer	☐

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 choice 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 the 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	☐
	Governed Portfolio Enhanced	☐
	Governed Portfolio Dynamic	☐
10 years to retirement	Governed Portfolio Moderate	☐
	Governed Portfolio Growth	☐
	Governed Portfolio Enhanced	☐
5 years to retirement	Governed Portfolio Defensive	☐
	Governed Portfolio Conservative	☐
	Governed Portfolio Moderate	☐

If you're targeting cash or an annuity, and you would 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 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. ☐

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 within the account to ensure the aim of the selected strategy is maintained over the lifetime of the account.

4 Employer details

To be completed by the employer.

Name and address of employer

Contact telephone number

Unless otherwise instructed, correspondence or queries concerning the arrangement, or members of the arrangement, should be addressed to:

Contact telephone number

I/We agree to supply Royal London with any information it believes is necessary or appropriate to determine future membership of the arrangement and to give effect to the policy conditions.

I/We have duly authorised

 (job title)

to act on my/our behalf in all matters concerning the administration of the arrangement, and to give receipts and discharges for any monies payable to the employer, unless you have previously received express notification in writing from me/us of the revocation of such authority.

Signed for and on behalf of the employer

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Job title

5 Scheme details

To be completed with details of your existing scheme.

Name of scheme

Date of Trust document

D	D	M	M	Y	Y	Y	Y
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Date of supplementary document adopting the Rules

D	D	M	M	Y	Y	Y	Y
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Name of trustees

6 Proposal and authority

To be completed by the trustees.

a) Proposal

We, the trustees of the scheme, hereby request The Royal London Mutual Insurance Society Limited (the “company”) to issue to us a policy or policies, securing benefits for members of the arrangement and on a further request from us to issue individual policies to the members of the arrangement securing benefits in their own names. We agree that this application and any statement made or to be made in connection with the arrangement by us or by any member or applicant for membership of the scheme shall form the basis of the contract hereby proposed. We authorise Royal London to where appropriate, to collect the Direct Debit payments, details of which are set out on the application form.

We understand that should Royal London demutualise within a period of 3 years from the later of the date that this application is accepted by Royal London, or the date that Royal London receives the first contribution paid under this application, we will not be entitled to any compensation for loss of membership rights in respect of the contributions covered by this application.

b) Trustees’ authority (scheme administrator)

We, the trustees of the scheme, have authorised

to act on our behalf in all matters concerning the administration of the arrangement and to give receipts and discharges for any monies payable to the trustees, unless the company has previously received express notification in writing from us of the revocation of such authority. Correspondence with the employer concerning the arrangement or members of the arrangement should be marked ‘private and confidential’ and addressed to:

c) Trustees’ authority (financial adviser)

We, the trustees of the scheme, authorise Royal London to disclose, if requested, all information in respect of the arrangement to the financial adviser and any subsequent financial adviser appointed by us and to accept instructions on our behalf from the financial adviser and any subsequent financial adviser appointed by us. We understand that Royal London is entitled to treat reasonable instructions regarding the arrangement received from the financial adviser and any subsequent financial adviser appointed by us as though such instructions were made by the trustees direct, and that accordingly Royal London cannot be held responsible for the consequence of reliance upon such instructions.

Signed for, and on behalf of, the trustees

Signature

Date

D

D

M

M

Y

Y

Y

Y

7 Access to online service

To be completed and signed by the trustees.

Royal London's online service provides access to a wide range of plan details at both a scheme level for trustees/employers/scheme administrators and a member level for individual members.

The functionality available to trustees/employer/scheme administrator and the member is shown below:

Functionality available to each user group	
Scheme level (trustees/employer/scheme administrator)	Member level (individual members)
The user will be able to view a range of information including general scheme details, member information, transaction histories, investment details and fund values. They will also be able to prepare projections, add new entrants, submit increments, change payments and carry out routine payment processing online.	The user can view a range of information including general scheme details, member information, transaction histories, investment details and fund values. In addition, the user will be able to prepare projections, change their personal details, payment levels and investment details online.

Note 1

Please note that we are continuing to develop these functions and some are still in progress. Full details of the specific information which is currently available at each level can be requested from Royal London.

You can tailor the level of access for your clients. Please contact Royal London for further details, if required.

Note 2

Please note that trustees/employer/scheme administrators will not have access to change investment details online.

Contribution processing

You or your financial adviser can submit regular contributions for your company 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 company 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 company pension plan using the method you agreed with your Implementation Manager.

New entrants

Online service can also be used to add new entrants to your company pension plan.

Please tick who will be adding new entrants to your company 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

7 Access to online service continued

Noticeboard and general online access

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

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

Please confirm who will be using the online noticeboard and our online service for any other day to day administration of your company 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

Please notify us in writing if any of the above information changes to ensure correct access levels and appropriate training are provided.

Royal London will contact the authorised scheme administrators to walk through the functions of the online service. The scheme administrators should continue to pay contributions to Royal London in the normal manner until appropriate online contribution processing training has been provided.

We, the trustees of the scheme have read the agreement overleaf for "Access to online service" using a password protected facility, and understand and agree to all the terms and conditions detailed. We also confirm that the details in section 7 represent our access requirements, both at scheme and member level.

Signed for and on behalf of the trustees

Signature

Date

D

D

M

M

Y

Y

Y

Y

8 Access to online service

Please read the following information carefully before signing the form in section 7.

We, The Royal London Mutual Insurance Society Limited and any of our subsidiaries (together herein referred to as **“the company”**) refer to the dedicated password protected facility made available on **the company’s** website at **royallondon.com/pensions** (**“system”**) and which **the company** has made available to the trustees or their authorised representative(s), if applicable (together herein referred to as **“the trustees”**) in response to **the trustees’** request for a password to be allocated. Access to the **system** is being made available to **the trustees** by **the company** to allow **the trustees** to (i) have online access to certain information about the products of **the company**, (ii) obtain current details of **the company’s** products purchased by **the trustees** and the members of its scheme and (iii) instruct the amendment of member account details electronically (**“online policy changes”**). This agreement sets out the terms on which access to the **system** is provided to **the trustees**.

1. **The company** hereby grants to **the trustees** a right to use the **system** subject to the terms and conditions of this agreement and for the purposes set out in this agreement. **The company** reserves the right to amend, update or alter the **system** and in such event this agreement shall apply to the **system** as amended, updated or altered from time to time.
2. **The company** will use its reasonable endeavours to ensure that access to the **system** will be made available. However **the company** is under no obligation to provide access and shall have no liability to **the employer** for failure to provide access.
3. This agreement shall notwithstanding the date or dates of this agreement commence on the date of application. **The company** reserves the right to withdraw access to the **system** and to terminate this agreement at any time and without giving any reason for doing so.
4. **The trustees** shall only access and use data obtained through the **system** which relates to themselves or to their own members (past, present or future) and, in respect of its members, only to the extent to which it has either been given written authority to have access by such members or is entitled to such access by virtue of their membership of **the trustees’** scheme.
5. The following terms will apply to all communications in respect of **online policy changes**:
 - (a) **The trustees’** communications shall not be deemed to have been properly received by **the company** until the communication is accessible by **the company**.
 - (b) **The trustees** accept responsibility and liability for the completeness and accuracy of any communication sent to **the company** using the **system** and **the company** will not be liable for any consequence of any incomplete or incorrect communication.
 - (c) **The trustees** authorise **the company** to treat any electronic communication from **the trustees** as a valid instruction without the need for further written confirmation including where **the trustees** have made an instruction on behalf of one or more of its members. **The company** will treat instructions as **the trustees’** instructions even if **the trustees** can prove that they were not signed or sent by **the trustees** or with **the trustees’** authority provided that **the company** or its employees were not guilty of negligence, fraud or wilful default in treating them as valid instructions.
 - (d) If **the trustees** do not receive confirmation of placing an instruction or if any aspect of the confirmation received does not accurately reflect the instruction given by **the trustees** or if **the trustees** receive a confirmation for an instruction relating to business which has not been placed by themselves, **the trustees** should immediately notify **the company** giving full details of the issue. In the event that **the trustees** fail to notify **the company** as soon as reasonably practicable in any of these circumstances **the trustees** will be deemed to accept the terms of the confirmation as sent to it by **the company**.
 - (e) **The company** reserves the right to obtain from **the trustees** written confirmation of any instruction sent via the **system**.
6. All data provided to **the trustees** as a result of its use of the **system** shall at all times remain the property of **the company**. **The trustees** shall at all times keep such data confidential and shall only disclose the data obtained from the **system** relating to a specific member of **the trustees’** scheme with the consent of the member in question or where required by law.
7. **The trustees** shall at all times in using personal data received as a result of its access to and use of the **system** comply with the data protection regulations and all related legislation and ensure that **the trustees** have appropriate notifications in place to allow **the trustees** to hold and process personal data received as a result of its access to and use of the **system**. **The trustees** shall put in place appropriate technical and organisational measures to ensure that the personal data accessed by **the trustees** via the **system** is not unlawfully accessed or disclosed to third parties and that there is no accidental loss, destruction of or damage to the personal data.
8. **The trustees** shall not at any time disclose the password allocated to **the trustees** by **the company** to any third party.
9. **The trustees** shall immediately notify **the company**, and in any event within 7 days of **the trustees** becoming aware or having reason to believe that the security of the **system** has been compromised.

8 Access to online service continued

10. **The trustees** shall at all times use and access the **system** in accordance with any guidance issued from time to time by **the company** and shall not use the **system** for any unlawful, improper or immoral purpose. Any access to **the company's systems**, other than access to the **system** or any unrestricted access areas on the website at **royallondon.com/pensions**, or inappropriate use of the **system** will result in the immediate termination of this agreement.
11. In the event that **the company** makes software available to **the trustees** for use in connection with the **system** ("**software**") **the trustees** shall not modify, assign, sub-license, sell, charge or rent the software nor shall **the trustees** copy, modify, enhance, compile or assemble or reverse engineer the software unless where permitted by law or any other terms of this agreement. Other than where required by law, **the company** provides no warranty that the software is fit for its purpose nor that it is free of errors, viruses or bugs.
12. (i) **The company** has taken reasonable care to ensure that the information contained on the **system** is accurate; however, no representation or warranty express or implied, as to the accuracy or completeness is given. The password provided shall allow access to all contracts held under that password.
- (ii) **The company** shall have no liability for any loss or damage (whatsoever or howsoever caused) suffered by **the trustees** arising from the use or reliance upon the information contained on the **system** including, without limitation, any loss of profit or any other loss or damage direct, indirect or consequential or damages resulting from loss of use, data or profits whether in an action of contract, negligence or other delictual or tortious action arising out of or in connection with the use or reliance upon the information contained on the **system** or any failure of the part of **the company** to make access available to **the trustees** or as a result of any damage to **the trustees'** computer **system** arising from **the trustees'** use of the **system**. **The company** will accept no liability for failure to carry out any instruction received electronically using **online policy changes** unless **the trustees** can show that it had received an accurate confirmation of such instruction.
- (iii) For the avoidance of doubt nothing in this paragraph 12 seeks to exclude or limit **the company's** liability for death or personal injury or any liability which **the company** may have under the Financial Services and Markets Act 2000 (or any amendment or replacement legislation) or under the rules of the Financial Conduct Authority.
13. **The trustees** hereby agree to indemnify **the company** in respect of any loss, costs, damages or expenses (including legal costs and expenses) suffered by **the company** as a result of **the trustees', including for the avoidance of doubt, their authorised representative(s) or any of the members of the scheme's** wilful or fraudulent use or misuse of the **system** or any element thereof or any wilful default or fraud of **the trustees** or any breach by **the trustees** of the data protection regulations. This obligation shall survive any termination of this agreement.
14. **The trustees** hereby authorise **the company** to make available to **the members of the scheme** on request, all appropriate information held on the **system** relating to membership and scheme benefits. If **the trustees** do not wish **the members of the scheme** to have access to such information, then please tick the box. ☐

9 Direct Debit Instruction

If you have chosen to make regular payments to your company pension plan 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 payment due for your group scheme should be paid by cheque. The Direct Debit Instruction can then be used to pay the subsequent regular payments.

Please make sure the completed instruction is signed and dated before returning this application form to Royal London.

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



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)

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Bank/Building Society account number

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Branch Sort Code

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Service user number

9	9	0	1	3	6
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Reference

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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

DDI 8 5/15

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.



10 Privacy notice

All applicants should read this section.

We're what's 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 Trustee, you need to make sure that where you provide us with information about an individual, including your members, you have a legal basis to share information with us. You'll also need to make sure you provide members with the privacy notice below.

Members' 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.

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.

10 Privacy notice continued

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.**

11 Financial adviser's details

This section should be completed by your adviser.

Name of adviser's firm

Adviser's name

Royal London agency number



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.