Beneficiary Income Release

Application form

We're delighted you're thinking of taking out a Beneficiary Income Release plan with Royal London. You'll need to complete this application form to apply for your plan and tell us how much income you'd like to take from it.

1 Important information

Please read this section carefully before completing this application form.

- If you don't give us all the information we need to set up your plan, we'll be unable to process your application. If this should happen, we'll need to get in touch with you or your financial adviser to get the additional information we need.
- You can only apply for a plan if you're habitually resident in the UK. This means you normally live in the UK and have your main residential address in the UK.
- Your Beneficiary Income Release plan will be written under the provisions of the Pensions Schemes Act 1993 and Part 4 of the Finance Act 2004 (as amended).
- You should only complete this form if you're applying for a Beneficiary Income Release plan. **Please note that this is a flexi-access Income Release plan**.
- Your plan can only accept a transfer payment which represents an amount designated by you under another registered pension scheme for Beneficiary Income Release. No other contributions or transfer payments can be made into your plan.
- You'll find instructions for returning this form, along with the necessary documentation, on the back page.

2 Financial adviser's details

This section should be completed by your financial adviser.

Name of adviser's firm

Adviser's name

Email address

FCA reference number

Royal London agency number

This is the agency number the plan will be keyed under.

Please confirm what type of advice you're providing to your client

Independent	☐	Restricted – Single-tied	☐
Restricted – Whole of market	☐	Simplified	☐
Restricted – Multi-tied	☐	Non-advised	☐

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

3 About you

This section should be completed by all applicants.

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

First name(s) ____

Surname ____

Date of birth D D M M Y Y Y Y

Sex Male ☐ Female ☐

National Insurance number ☐☐☐☐☐☐☐☐☐

I don't have a National Insurance number ☐

Permanent residential address ____

____

____ **Postcode** ____

If you've provided us with a foreign address above, you'll need to tell us whether you're a crown employee.

Are you treated as a crown employee? Yes ☐ No ☐

You'll be treated as a crown employee if you, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or you're married to, or in a civil partnership with, a person who performs such duties.

Contact telephone number ____

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

Email address ____

What's your target age/date? Age ____ **or** Date D D M M Y Y Y Y

This is the age/date you may want to consider alternative pension benefit options for example, buy a secure income for life (often called an 'annuity'.) If you're unsure or you've not yet decided please use age 75. If left blank we'll use age 75. This is the age we'll project to on any plan illustrations or other relevant documents we send you.

Name of legal guardian (if you're under age 18, or under 16 in Scotland) ____

Legal guardian date of birth D D M M Y Y Y Y

Address of legal guardian ____

____

____ **Postcode** ____

4 Employment details

This section should be completed by all applicants.

Which statement best describes your employment status?
If you receive more than one category of income you should tick the box that reflects your principal (main) source of income.

Employed ☐ Self-employed ☐ Child under 16 ☐ In full-time education ☐ Unemployed ☐

Caring for one or more children under 16 ☐ Pensioner ☐ Caring for a person aged 16 or over ☐

Other

5 Transfer payment

This section should be completed by all applicants.

If we receive the transfer payment before we're satisfied that we've all the information we need to apply it, we'll invest your contribution in the RLP Deposit fund. If after 30 days we haven't received all the information we need to apply it, we'll invest the transfer payment in our default investment option (RLP Deposit fund).

Name of the transferring scheme

Provider's name and address

Postcode

Provider's email address

Provider's telephone number

Plan number of the transferring scheme

Transfer value £

6 Customer identity verification

This section should be completed by your financial adviser.

As an FCA regulated firm, you'll need to read and sign this section to confirm that you've verified your client's identity in line with the UK Money Laundering Regulations and that your client is setting up their plan as a result of them being a beneficiary and transferring the benefits from another regulated pension to Royal London.

Please note that you can't use this form to verify your clients' identity if you've relied on a permitted exemption defined within the Joint Money Laundering Steering Group (JMLSG) guidance. All signatures must be original or an electronic equivalent and if necessary, we can request a copy of the evidence used to verify your client.

Confirmation

I confirm that:

(a) the client information provided within section 3 of this application is correct;

(b) the evidence I have obtained to verify the identity of the client meets the requirements of the EU Anti Money Laundering legislation;

(c) this meets or exceeds the requirements guidance for standard evidence within the guidance for the UK Financial Sector issued by JMLSG;

(d) copies of the underlying evidence taken in relation to the verification of the client's identity will, in the event of any enquiry from you (or from UK law enforcement agencies, regulators under court order or relevant mutual assistance procedure), be made available; and

Full name of regulated firm

FCA reference number

Signed **Name**

Position **Date** D D M M Y Y Y Y

7 Money out

You'll need to complete this section if you'd like to take a one-off or regular income payment(s) from your plan when it starts.

The tax treatment of any income payments you take from your plan depends on whether the person you inherited the fund from was aged 75 or over when they died:

- If the deceased was under age 75 then the income payments will normally be taxed at 0%.
- If the deceased was age 75 or over then the income payments will be subject to your marginal rate of income tax.

Is this income taxable at 0%? Yes ☐ No ☐

Please tick the relevant box(es) below. Would you like to:

- Take a one-off income payment from your plan? ☐ Please complete Part A
- Take regular income payments from your plan? ☐ Please complete Part B

Part A: You'll need to complete this part if you want to take a one-off income payment from your plan.

How much would you like?
(Please tell us the amount you would like before we deduct tax, if applicable). £

Part B: You'll need to complete this part if you would like to take regular income payments from your plan.

How much regular income would you like to receive each year?
(Please tell us the amount you would like before we deduct tax, if applicable). £

How frequently would you like to receive your regular income? Please tick **one** box only.

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Would you like your regular income amount to increase? Please tick **one** box only:

No increase ☐ Increase by RPI ☐ Increase by ____ % (Max 10%)

When would you like to receive your regular income?
(You can choose between 1st and 28th of the month) D D M M

8 Taxable Income payments fund choice

You'll need to complete this section if you'd like to take income payments from your plan when it starts.

We'll automatically deduct your taxable income payments proportionately across your plan unless you're investing in individual funds which don't rebalance.

If you're investing in individual funds which don't rebalance and you'd like your taxable income payments to be paid from a specific fund or from the Income Tap, you'll need to complete the relevant questions below.

Specific fund choice

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

Income Tap

With our Income Tap facility, you can choose to hold up to 60 months' income in our RLP Deposit fund. You'll also need to tell us how often you'd like to review things. These regular check-points will help to make sure you have sufficient funds in your Income Tap to provide any ongoing taxable income payments.

To set things up, you'll need to move a minimum of three months' income payments into your Income Tap. However, if you choose to review your Income Tap half-yearly or yearly, you also need to make sure there are sufficient funds in your Income Tap to cover at least one round of payments at your chosen review frequency. For example, if you choose to review your Income Tap once a year, you'll need to start by moving at least 12 months' of income payments into the Income Tap.

8 Taxable Income payments fund choice continued

You can choose to review your Income Tap at the same frequency you choose to receive your taxable income payments. So if it needs topped up, you can move money proportionately from all the funds you're invested in into your Income Tap.

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

How frequently would you like to review the Income Tap?

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

9 Bank details

You'll need to complete this section with your bank details if you'd like to take income payments from your plan when it starts.

Name of bank/building society

Account holder name

Account number **Sort code**

10 Drawdown governance service

This section should be completed by your financial adviser.

We'll automatically help you track the ongoing sustainability of your client's income through our drawdown governance service. Please tick this box if you'd prefer your client to be excluded from this service. ☐

If you'd like to find out more about the benefits of using our drawdown governance service, please visit **adviser.royallondon.com/drawdown**

What is your client targeting?

Please tick one option only. (If left blank, our drawdown governance service will default to Option 1.)

Option 1: Your client is planning to buy a secure income at their target age. ☐

Option 2: Your client would like to sustain a flexible income up to their target age. ☐

11 Investment choice

This section should be completed by all applicants.

You can find full details about all your investment options in the **Pension Investment Options Guide** and on our website at **royallondon.com/pensioninvestments**

If you don't tell us where to invest the transfer payment, we may invest it in the **RLP Deposit fund**.

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

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

Governed Range ☐ Please complete Part A

Fund range ☐ Please complete Part B

Investment Pathway ☐ Please complete Part C

Target Lifestyle Strategies ☐ Please complete Part D

Flexible Lifestyle Strategy ☐ Please complete Part E

11 Investment choice continued

There may be other investment options available to you. Your financial adviser will be able to give you more information on these. If you're selecting an alternative investment option, you should write the name of your chosen option in the box below and then go to section 12.

Part A: Governed Range

If you'd like to invest in **one** of our Governed Portfolios or Governed Retirement Income Portfolios, please tick your chosen investment choice.

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

Governed Portfolio Defensive ☐
Governed Portfolio Conservative ☐
Governed Portfolio Moderate ☐
Governed Portfolio Growth ☐
Governed Portfolio Enhanced ☐
Governed Portfolio Dynamic ☐
Governed Portfolio Total Equity ☐

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

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 or Governed Retirement Income Portfolio is the RLP Global Managed fund. If you'd like to select alternative equity funds then please complete the table on the next page. The percentage split must add up to 100%.

Fund name	Percentage (%)
Example – RLP 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 should be signed, dated and attached to this application form. ☐

Part B: Fund range

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

If you want your funds to rebalance, please tick one box below to confirm the rebalancing frequency and then complete the 'Fund name' and 'Rebalancing' columns in the table on the next page.

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

11 Investment choice continued

If you don't want your funds to rebalance, you should only complete the 'Fund name' and the 'TV %' columns in the table on the below. Please make sure the figures add up to 100%.

Fund name	Rebalancing %	TV %
Total	**100%**	**100%**

If you'd like to invest in more than 10 funds, then please tick this box and provide the additional fund details on a separate piece of paper which should be signed, dated and attached to this application form. ☐

Part C: Investment Pathways

If you'd like to invest in one of the Investment Pathways, please tick your chosen option below.

Investment Pathway 1 ☐

Investment Pathway 2 ☐

Investment Pathway 3 ☐

Investment Pathway 4 ☐

Part D: Target 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 ☐
Target annuity ☐
Target drawdown ☐

Please tick to confirm your risk profile.

Balanced ☐
Cautious ☐
Moderately Cautious ☐
Moderately Adventurous ☐
Adventurous ☐

Please tick to confirm which lifestyle strategy* you would like to invest in

Lifestyle Strategy ☐
Tracker lifestyle strategy ☐
Active lifestyle strategy ☐

* Please note that your targeted investment choice, your risk profile and your lifestyle strategy will affect how the name of the lifestyle strategy will appear on our online service.

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

11 Investment choice continued

Part E: Flexible Lifestyle Strategy

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

Target cash ☐

Target annuity ☐

Target drawdown ☐

Please choose the Governed Portfolio and the equity funds for terms 5, 10 and 15 years to target date/date and we'll gradually switch your investment between these portfolios as you approach your target date/date.

Please tick **one** Governed Portfolio for each term to retirement. If you have:

- More than 10 years to target date/date you should tick one portfolio in each of the 15 years, 10 years and 5 years boxes below.
- Between 5 and 10 years to target date/date you only need to tick one portfolio in each of the 10 years and 5 years boxes below.
- 5 years or less to target date/date you only need to tick one portfolio in the 5 years box below.

Term to retirement	Portfolio name	Please tick
15 years to target date/date	Governed Portfolio Growth	
	Governed Portfolio Enhanced	
	Governed Portfolio Dynamic	
10 years to target date/date	Governed Portfolio Moderate	
	Governed Portfolio Growth	
	Governed Portfolio Enhanced	
5 years to target date/date	Governed Portfolio Defensive	
	Governed Portfolio Conservative	
	Governed Portfolio Moderate	

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

If you're targeting drawdown, you'll need to tell us where you want your plan to invest until your target age/date. 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. ☐

12 Your beneficiaries

Please read this section carefully before choosing your option.

If you die before taking all your retirement savings under your plan, the value of your plan will be paid out in accordance with the rules of The Royal London Personal Pension Scheme (No 2).

We (Royal London, the administrator of the above scheme) will use our discretion when deciding who should receive the value of your plan in the event you die before taking all your retirement savings. You can use the table below to tell us who you would like your retirement savings to be passed onto. Any nomination is not legally binding but we'll seek to follow your wishes. We will however, make changes if we feel it is right to do so. For example if your personal circumstances had changed since you last updated your beneficiaries, such as divorce or separation. It's therefore very important that you let us know if you wish to change your nomination at any point.

By distributing the value of your plan in this way, it means that the payment will not normally be subject to inheritance tax.

Using the table below, tell us who you'd like to pay any money in your plan to.

Full name	Relationship	Allocation (%)
Total	**N/A**	**100%**

Example table below

Full name	Connection to me	Proportion %
Mr John Sample	Spouse	33.34%
Miss Rachel Sample	Child	33.33%
Mr James Sample	Child	33.33%
Total	**N/A**	**100%**

Need more space? Please tick the box and provide any extra nominations or additional information on a separate piece of paper. This should be signed, dated and attached to this form. ☐

When completing this application form, you should discuss with a financial adviser other ways in which the value of your plan could be paid out. For example, you could direct us to make the payment to a named person. However, we would be legally bound by that nomination and if, at a later date your personal circumstances change and you forget to tell us, we would be legally bound to make the payment to the nominated named person that we hold on our records (which could, for example, be an ex-partner). The payment may also be subject to inheritance tax.

If you would like your death benefits to be paid in a different way, please make a request in writing.

When we're notified of your death, we'll explain to your beneficiaries the different ways in which pension savings can be paid to them. We only use this information to pay the pensions savings in the event of your death. Please make sure your beneficiaries are aware of how we use their information. Remember that when you're choosing, you can't choose who any remaining money can be paid to when your beneficiaries die.

13 Adviser charges

Please complete this section if you want us to pay any agreed adviser charges to your adviser on your behalf.

You should only complete the sections below for the charges you've agreed to pay.

- **Complete Part A** if you've agreed to pay an initial adviser charge.
- **Complete Part B** if you've agreed to pay an ongoing adviser charge.

Part A: Initial adviser charge

Please tell us the initial charges you've agreed to pay.	**Monetary amount**		**Percentage charge**
Transfer payment	£	**or**	%

Initial adviser charges will be paid as soon as we receive your transfer payment.

Part B: Ongoing adviser charge

Ongoing adviser charges can be paid as a percentage and/or monetary amount. If the ongoing adviser charge is a percentage, please tell us the yearly percentage rate and we'll pay this proportionately at the frequency agreed.

Please tell us the ongoing charges you've agreed to pay.	**Monetary amount**		**Percentage charge**
Transfer payment	£	**or**	%

How often should the ongoing adviser charge be paid?

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

If you're paying by monetary amount, would you like charges to increase each year?

No ☐ In line with RPI ☐ In line with Average Weekly Earnings ☐

By a fixed percentage of ____ % (max. 5%)

When would you like ongoing adviser charge payments to start?

Ongoing charges will be paid straight away unless specified.

Straight away ☐ or after ____ payments

How long would you like the payments to continue for?

Ongoing charges will be paid for the plan duration of the plan unless you tell us otherwise.

Plan duration ☐ or for ____ payments

14 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, through your adviser or from your employer, to set up and service your plan and meet our legal obligations, such as:

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

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

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

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

Who sees and uses my personal information?

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

- your employer, for example, they'll receive reports to help them help you;
- service providers, for example, mailing houses for printing;
- ID authentication and fraud prevention agencies;
- your authorised financial adviser(s), auditors and legal advisers;
- legal/regulatory bodies, such as HM Revenue & Customs;
- external market research agencies, data brokers, for example, Experian; and
- reinsurers and medical agencies, if you need to claim under an ill health or similar benefit.

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

Overseas transfers

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

What are my rights?

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

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

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

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

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

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

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

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

How can I find out more?

You'll find the full notice at **royallondon.com/privacynotice**. Or you can call **0800 0858352** for a recorded version or if you want this in another format.

How to contact our Data Protection Officer?

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

15 Declaration

You should carefully read and sign this section. If there's anything that you don't fully understand, you should speak to your financial adviser or Royal London.

I confirm that this is my application for a Beneficiary Income Release Plan which I accept will be administered by Royal London.

I authorise Royal London to:

- accept any reasonable instructions (including submissions of this application on my behalf) regarding my plan from any financial adviser appointed by me as if the instructions were given be my directly. I accept that Royal London cannot be held responsible for any consequences of relying on these instructions. I also accept that it's my responsibility to check all information provided by my financial adviser to Royal London and to tell Royal London if anything is incorrect;
- disclose information concerning my plan, including any adviser charges, to any financial adviser appointed by me in order for them to provide me with advice and services that relate to my plan. If I don't want Royal London to share information about my plan, I understand that I can inform Royal London of this in writing as described in the section 14 this of application form; and
- deduct any adviser charges that are detailed in section 13 of this application form from my plan over the agreed period of time and pay them to my financial adviser as detailed within the section 2 of this application form.

I agree that:

- if I decide to cancel my plan within the cancellation period, I'll immediately pay back to Royal London any income payments I've received from my plan; and
- should tax become payable because I haven't provided the correct information within this application form, then I'll pay any tax or penalty that may be imposed by HM Revenue & Customs or I'll reimburse Royal London for any such tax or penalty that they may incur.

I accept that:

- by applying for my plan, I'm applying for membership of The Royal London Personal Pension Scheme (No2) which is managed and administered by Royal London. I accept that my plan will be administered in accordance with the rules of that scheme and I can ask for a copy of these rules at any time;
- Royal London will store and use personal information about me, including sensitive information such as health details, in the way described in section 14 of this application form;
- the information detailed within this form will be used to structure my investments and provide pension savings under my plan;
- the terms of my plan are detailed within the plan booklet. Although I'll receive a copy of this when my plan is set up, I can ask for a copy at any time;
- 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, then these charges will be deducted in line with the instructions supplied in section 13 of this application form;
- it is my financial adviser's responsibility to discuss any agreed adviser charges with me and to explain the impact they could have on my plan. Details of how these will be deducted are detailed in my plan booklet;
  - any agreed adviser charges are an agreement between me and my financial adviser and are additional to any plan charges that are applied by Royal London. Royal London won't get involved in any dispute I may have with my financial adviser regarding the adviser charges;
  - Royal London will pay any adviser charges (whether initial and/or ongoing) in accordance with the instructions I have provided, until such time as I tell Royal London otherwise;
  - if I want to change an agreed adviser charge instruction, I'll need to provide Royal London with a new instruction;
  - if I change my financial adviser I should let Royal London know as soon as possible. In such circumstances, Royal London will continue to pay any outstanding initial adviser charge to my previous adviser. If I agree charges with my new financial adviser, I'll need to provide Royal London with a new adviser charge instruction;
  - if Royal London stops making adviser charge payments to my financial adviser for any reason, or if I instruct Royal London to discontinue paying an adviser charge to my financial adviser or if I cancel my plan within the cancellation period, I may remain liable to reimburse my financial adviser for the cost of the advice and services provided to me. I should check the terms of my agreement with my financial adviser in this event;
- my plan documents may be sent to my financial adviser to be passed onto me;
- I won't be able to cash-in, assign, or take as a lump sum, any pension bought by my plan except as allowed by Part 4 of the Finance Act 2004 (as amended); and
- the transfer payment must come from a Registered Pension Scheme and I've provided all of the details about this transfer payment within this application form. Any transfer payment I make will be subject to the rules of The Royal London Personal Pension Scheme (No2) and by making this transfer payment I declare the following:

My declarations to the current provider(s) where my transfer payment is coming from:

- I authorise, instruct and apply to the current provider(s) to transfer sums and assets from the plan(s) as listed within section 5 of this application form directly to Royal London and to provide any instructions and/or discharge required by any relevant third party to do so.
- I accept that in order to comply with regulatory obligations, Royal London and the current provider named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
- Until this application is accepted and complete, Royal London's responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to Royal London as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 5 of this application form where the whole plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.
- I have carefully read any information provided or made available to me by the current provider in connection with this transfer.

My declaration to Royal London and the current provider(s) that my transfer payment is coming from:

- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Royal London and the current provider(s) may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.
- I authorise Royal London, the current provider(s), any contributing employer and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Royal London.

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

If you're under18 (16 in Scotland) your legal guardian must sign the declaration below.

Signature ______________________ **Date** D D M M Y Y Y Y

In order to protect our customers, we may have to verify your identity, or the identity of certain individuals connected to this plan. We'll do this electronically to make things easier for you.

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

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

Returning this form

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.

Checklist

This section should be completed to tell us the relevant documentation you're enclosing with your application form.

Transfer discharge form or letter of authority.
(You'll need to supply this if the transfer payment detailed in section 5 is not being paid from another Royal London plan.) ☐

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

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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.