



Application Form

Completing this application form

Thank you for choosing a Riley bond from Royal London.

Scottish Life is a division of Royal London. Royal London consists of The Royal London Mutual Insurance Society Limited and its subsidiaries. This application form is for a policy offered by Royal London and serviced by Scottish Life.

Please read this important information before completing this form:

- This form can only be used where there are a maximum of two bond owners and where the Initial Payment is being made

- by cheque. Each bond owner must also be a life assured.
- Please use BLOCK CAPITALS when filling in your answers.
- Please answer each question fully and accurately. If you're not sure how to answer any question please speak to your financial adviser.
- If any of your personal circumstances change after you have filled in this form and before your bond starts, you must tell us in writing.
- If we receive the Initial Payment before we are satisfied that we have all the information we need to apply it, the Initial Payment will not be used to buy units until the information is received.

Further explanation of some of the terms used in this application form

Commencement Date	This is the date you would like your bond to start. It is this date which will be used to derive the anniversary date of the bond and also the dates for payment of any bonuses and deduction of charges.
Initial Payment	The amount paid at the start of the bond. This must be at least £10,000.
Insurance Fund	The Insurance Fund holds protection contracts provided by Goldman Sachs. The purpose of the Insurance Fund is to make up any shortfall if, on your Insured Date, the value of your Stockmarket Fund has fallen below your Protected Amount.
Insured Date	The date at which the Protected Amount applies. This must be specified as the month and year you want the Protected Amount to apply. It must be at least 5 years, but no more than 10 years, from the Commencement Date of the bond. An Insured Term may be chosen instead.
Insured Term	The number of years between the Commencement Date and the date at which the Protected Amount applies. It must be at least 5 years but no more than 10 years. An Insured Date may be chosen instead.
Minimum Death Benefit Option	The option to have the death benefit subject to a minimum of the Initial Payment.
Profit Review Level	If you set a Profit Review Level it means you want to be advised if the cash-in value of your bond reaches a certain level. We will review the value of your bond each quarter and if, after a deduction for tax, its value has reached your chosen Profit Review Level we will let you know. You can then decide whether to increase your Protected Amount and lock in some or all of your gains. We will only contact you the first time the Profit Review Level is reached.
Protected Amount	The amount you have chosen to protect at the Insured Date. If investment is in both the FTSE 350 Managed fund and the FTSE 350 Tracker fund, it is the total of the Protected Amount - Managed Fund and the Protected Amount - Tracker Fund.
Protected Amount - Managed Fund	The amount you have chosen to protect in the FTSE 350 Managed fund at the Insured Date.
Protected Amount - Tracker Fund	The amount you have chosen to protect in the FTSE 350 Tracker fund at the Insured Date.
Segment	The bond will automatically be split equally into 100 segments. A smaller number of segments can be chosen. Each segment is identical to the others although segments can be fully cashed-in individually.

1. Details of applicant(s)

Number of applicants (1 or 2)

Application type:

Single Group of two persons

Is this bond to be issued under Trust?

(If this bond is to be issued under Trust, a Trust Form must be included with this application, unless it is to form part of an existing Trust, in which case we will need to see certified copies of the relevant Trust documentation)

Primary bond owner and life assured 1

Title (Mr/Mrs/Miss/Ms/Other)

Forenames

Surname

Sex male female

Date of birth

Place of birth

National Insurance number

Home address

Postcode

Daytime tel no.

Evening tel no.

Mobile tel no.

Email address

If this is a joint life bond please state the relationship to the other life assured (or nature of insurable interest):

spouse civil partner fiancé(e) child other

If 'other', please state relationship below

Correspondence details

Please indicate where you want correspondence to be sent:

Primary bond owner home address financial adviser other

If 'other', please complete the details below

Contact address

Postcode

Bond owner 2 and life assured 2

Title (Mr/Mrs/Miss/Ms/Other)

Forenames

Surname

Sex male female

Date of birth

Place of birth

National Insurance number

Home address

Postcode

Daytime tel no.

Evening tel no.

Mobile tel no.

Email address

If this is a joint life bond please state the relationship to the other life assured (or nature of insurable interest):

spouse civil partner fiancé(e) child other

If 'other', please state relationship below

2. Life Assured Type

Life assured type: single joint life first death joint life second death

The above bond owner(s) is/are also the life/lives assured.

3. Payment details

Initial Payment £

Commencement Date

(this date must be between the 1st and 28th of the month and must not be more than 4 months in the future)

Please make cheques payable to 'The Royal London Mutual Insurance Society Limited'.

Insured Term: years (this should be a minimum of 5 years and a maximum of 10 years)

or

Insured Date: / (mm/yyyy)

(this should be a minimum of 5 years and a maximum of 10 years from the commencement date)

Minimum Death Benefit Option: Yes No

Number of segments required (if not 100)

4. Investment choice

I want the Initial Payment to be invested as shown below:

FTSE 350 Managed fund

FTSE 350 Tracker fund

(the total investment should equal the amount of the Initial Payment)

Where a Protected Amount is required, part of the above amount(s) will be allocated to the Insurance Fund.

I wish to protect the following amounts at the Insured Date:

Protected Amount - Managed Fund

Protected Amount - Tracker Fund

(You can protect up to 100% of your initial investment if the term to your Insured Date is five years. For every complete year above five years you may protect an extra 2%, up to a maximum of 110% at ten years.)

Profit Review Level (optional)

5. Regular withdrawals

If you wish to take regular cash withdrawals please complete this section

Frequency: monthly quarterly half-yearly yearly

Type: fixed amount (amount of each payment)

or

percentage of gross bond value % per annum

(we will convert this into the periodic percentage if you have chosen a frequency other than yearly. The Terms and Conditions explain how we deduct regular withdrawals from your bond. Your gross bond value is the value of your holdings in the stockmarket and insurance funds.)

or

percentage of Initial Payment % per annum

(we will convert this into the periodic percentage if you have chosen a frequency other than yearly. The Terms and Conditions explain how we deduct regular withdrawals from your bond)

The minimum amount of each withdrawal is £50 and the maximum yearly amount is 5% of the gross bond value/Initial Payment.

Date of first withdrawal (this date must be between the 1st and 28th of the month and must be at least one day after the Commencement Date of the bond).

Payment will normally be made within 5 days of the withdrawal date.

Payments should be made to the following account:

Account Number

Sort Code

Account Name

Bank/Building Society Name

Address

Postcode

6. Charging structure

Please indicate the charging structure for your bond:

initial charge set up charge

The leaflet "Charges for investing in Riley" explains these charging structures.

7. Data Protection Act

We will use the information supplied on this form and information we obtain from other sources for:

- Administering your bond;
- Customer services;
- Credit scoring;
- Marketing and market research; and
- Crime prevention.

In addition, in order for us to carry out business effectively, that information may also be passed to:

- Our regulator;
- Auditors;
- Legal and financial advisers;
- Other financial institutions;
- Authorised agents; and
- Third party service providers.

However, your personal information will not be passed to other companies outside Royal London unless we have permission to do so, are under a legal obligation or duty to do so or it is required to provide the services requested.

We may carry out an identity authentication check to verify your identity. This involves checking the details you supply against those held on any databases that may be accessed by the reputable third party company which carries out our checks. This includes information from the Electoral Register and fraud prevention agencies. We will use scoring methods to verify your identity. A record of this search will be kept and may be used to help other companies verify your identity. We may also pass information to financial and other organisations involved in money laundering and fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations.

Under the terms of the Data Protection Act 1998, you are entitled to ask for a copy of the information we hold on you. We are allowed to charge a fee for this. Please contact our Data Protection Officer at Scottish Life, Royal London House, Alderley Road, Wilmslow, SK9 1PF.

Information you give may be used to provide you with details of other products or services we offer. If you would prefer not to be sent such details in the future, please tick this box.

8. Declaration and application

1. I apply for a Riley bond, managed and administered by Royal London, in accordance with the Terms and Conditions.
2. I understand that the answers to the questions on this application form will form the basis of the contract underlying the Riley bond that I am applying for.
3. I declare that the answers to the questions on this application form are true to the best of my knowledge and belief.
4. I have read over any answers relating to me but not filled in by me in my own writing and confirm that they are correct.
5. I have read and understood the product brochure and the Key Features of the Riley bond.
6. I am aware of and understand the charges that will apply to my bond.
7. I am aware and understand that achievement of the Protected Amount at the Insured Date is dependent on the bank from which the protection contracts are bought meeting its obligations to Royal London. If the bank does not meet its obligations the gross bond value at the Insured Date may be less than the Protected Amount.
8. I am aware and understand that the Protected Amount will apply to the gross bond value calculated before application of the amount of the Tax Account and that this could result in the net bond value being less than the Protected Amount at the Insured Date.
9. I understand that the cancellation notice will only be issued to the primary bond owner.
10. I authorise Royal London to disclose, if requested, all information in respect of my bond to the financial adviser and any subsequent financial adviser appointed by me and to accept instructions on my behalf from the financial adviser and any subsequent financial adviser appointed by me. I understand that the financial adviser will have access to all the information in respect of my bond on request, unless I request that the financial adviser, and any subsequent financial adviser appointed by me, has their access restricted to only information necessary to administer my bond. I further understand that Royal London is entitled to treat reasonable instructions regarding my bond received from the financial adviser and any subsequent financial adviser appointed by me as though such instructions were made by me direct, and that accordingly Royal London cannot be held responsible for the consequence of reliance upon such instructions. If you do not wish your financial adviser to have access to information other than that which is necessary to administer your bond then please write to us at: Scottish Life, 19 St Andrew Square, Edinburgh, EH2 1YE.

I did not receive advice from a financial adviser about taking out this bond

9. Signatures

This form must be signed by all named bond owners

Primary bond owner

Date

Bond owner 2

Date

In the above the singular includes plural where appropriate.

You are advised to keep a copy of all material you submit to us in relation to this application. Copies of this completed application form and the Terms & Conditions are available on request.

10. Other information – to be completed by the financial adviser

Financial adviser's F.S.A. reference no.

Financial adviser's internal ref.

Financial adviser's internal sub ref.



All literature about products that carry the Scottish Life brand is available in large print format on request to the Marketing Department. Full details of Scottish Life branded products can also be obtained from the Marketing Department at Scottish Life, 19 St Andrew Square, Edinburgh EH2 1YE.

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