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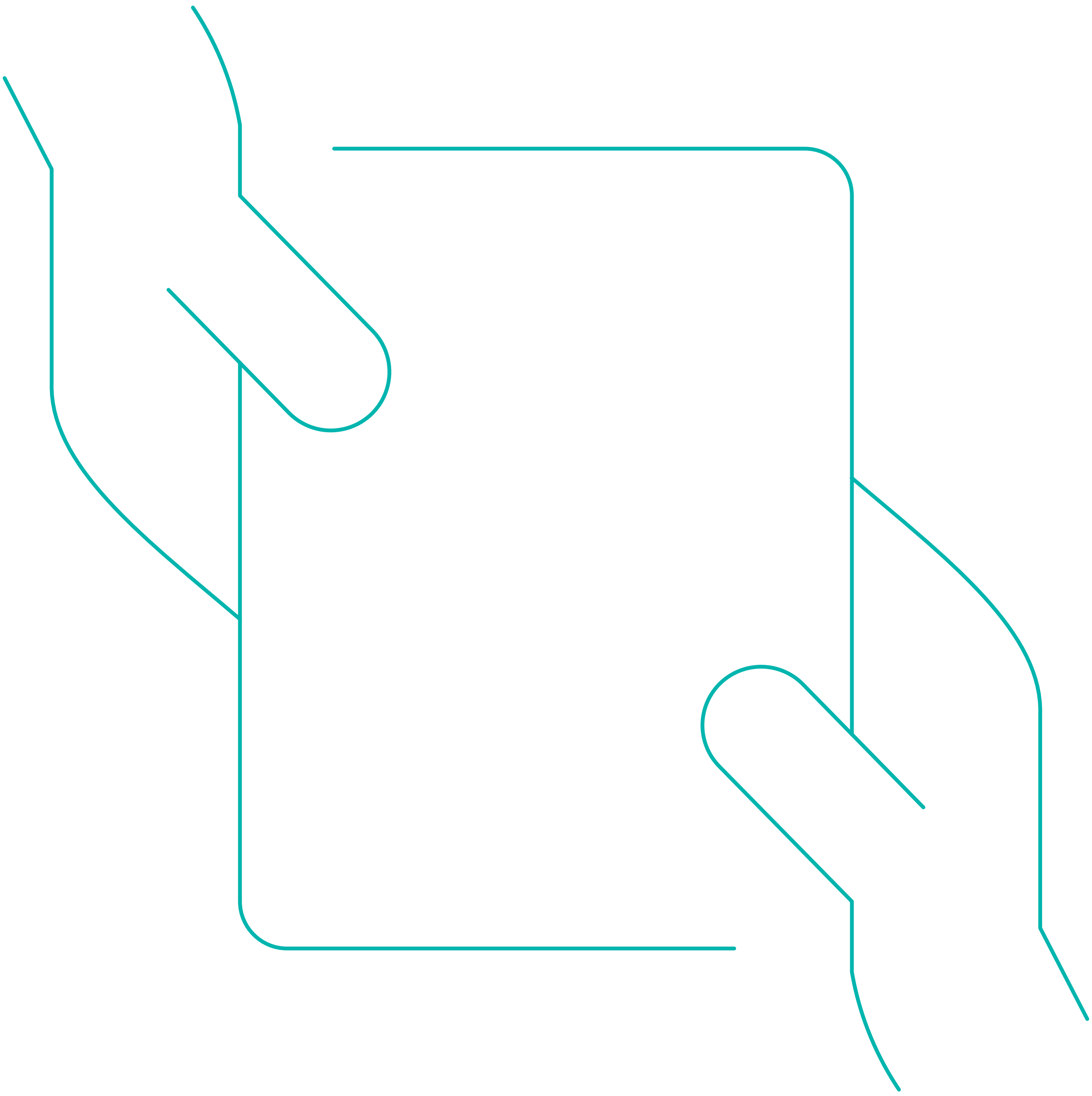
Key Features of the
Prudential Personal Pension Plan (top ups only)



Please read this document along with your personal illustration (if you have one) before you decide to top up this plan. It's important you understand how topping up your Prudential Personal Pension Plan works, the benefits and associated risks.

Contents

We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether topping up your Prudential Personal Pension Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

About the Prudential Personal Pension Plan

The Prudential Personal Pension Plan gives you access to a range of investments to help you save for retirement in a tax efficient way. It also allows you to transfer in any other pension pots you might have.

If you still have questions about the Prudential Personal Pension Plan after reading this booklet, please look at the 'Get in touch' section for our contact details. If you have a financial adviser, please speak to them in the first instance.

Its aims

What this plan is designed to do

- To help you save for your retirement in a flexible and tax-efficient way.
- To give you access to a wide range of investments to match your attitude to risk and investment objectives.
- To allow you to transfer your existing pension pot to this plan.

Your commitment

What we ask you to do

- To make at least one payment into the plan – either regular monthly, yearly payment or a single payment.
- To allow your pension pot to potentially grow until you take your pension benefits.
- To regularly review your investments to make sure you're on track for retirement.
- Understand if you transfer your pension pot to Prudential, you'll give up any rights that the existing scheme might provide. You might be giving up valuable benefits. You should speak to a financial adviser to see if this affects you.

Risks

What you need to be aware of

- The value of your investment can go down as well as up so you might not get back the amount you put in.
- There are different risks for different funds, please refer to your **Fund Guide** for more information.
- As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now. This is called inflation.
- If the total charges and costs are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
- If you withdraw money from the With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section 'Where are my payments invested?'
- There may be a delay in buying, selling or switching to or from certain funds.
- If you are transferring benefits in from a defined benefit or final salary pension scheme you will lose the guaranteed benefits that this type of scheme provides.

Other documents you should read

This document gives you key information about the Prudential Personal Pension Plan. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They're all available from your adviser, or direct from us. Details on how to get in touch are on the last page.

- **Member's Explanatory Booklet**
  Gives you the full terms and conditions of the contract.
- **Fund Guide**
  This explains your investment choices.
- **Your With-Profits Plan – a guide to how we manage the Fund**
  This provides information on how our With-Profits Fund works, and our current approach to managing it.
- **Market Value Reduction – a clear explanation**
  This explains what a Market Value Reduction is, together with information about how and when these may apply.

Questions & Answers

Is the Prudential Personal Plan right for me?

Topping up your Prudential Personal Pension Plan might be right for you if you're looking to save for your retirement in a tax-efficient way.

If you're thinking about making changes to your plan, including adding more money, we always recommend you speak to your financial adviser. They can help you understand if making changes is right for you and fits with your aims and circumstances. If you don't have a financial adviser, you can find one at **unbiased.co.uk**

Using an adviser means the Financial Ombudsman Service offers you protection against the advice they give you. If you go ahead without advice, you'll be taking responsibility for your own choices and how your money is invested. Whether you get advice or not, if you feel you haven't been treated fairly, you can refer any matter to the Financial Ombudsman Service. They help settle individual disputes between consumers and business providing financial services.

The Government provide a benefit known as Pension Credit. If you have little or no other retirement provision, the pension you receive from this plan could result in a reduction in the benefit you receive from the Pension Credit when you start taking your pension because of your increased pension. The exact effect will depend on the rules for Pension Credit in place when you retire. You may wish to speak to a financial adviser about Pension Credit before deciding if you want to go ahead.

Is this a stakeholder pension?

No, the government has set minimum requirements that companies must meet for a stakeholder pension. These cover things like payments, charges and terms and conditions.

Charges for the plan may be higher than for a stakeholder pension.

A stakeholder pension may meet your needs as well as this plan, and these are widely available.

How flexible is it?

You and your employer can pay in regular amounts by direct debit or one-off amounts by cheque until you reach age 75.

If your employer is deducting payments from your earnings, you should tell them of any changes you want to make.

You can change your payments at any time subject to any minimums we may set. If you do reduce or stop payments, it'll affect how much money you eventually have and you'll still pay charges.

You can arrange for your payments to be automatically increased each year.

What other benefits can I choose?

If you are making regular payments you can, subject to certain conditions, buy pension payment protection. Payment protection will maintain the regular pension payments into your pension policy if you are off work due to long-term illness or injury.

Please call us if you would like to discuss this, our contact details can be found under the 'Get in touch' section.

What happens if I move abroad?

If you move overseas and are no longer resident in the UK for tax purposes, you're unable to top up your pension. The only exception to this is if you're a Crown Servant (or the spouse/civil partner of a Crown Servant) serving overseas.

How much can I pay into my plan?

The minimum monthly increase is £20 (member) or £10 (employer). You can also make a one off payment of at least £150.

There's no limit to the amount that you can pay into your plan, however, there are limits on the tax relief you receive. For more information about tax relief, please read the section 'What about tax?'

Can I transfer money in?

Yes, if you have a pension plan with another provider, you can transfer the value of it to this plan.

Transfer values are invested in the same way as single payments, but there is no new income tax relief for a transfer value (this isn't a new payment for pension purposes).

Your plan might have valuable guarantees you'd lose if you transfer your pension pot. For example, if the pension plan you are transferring from allows you to take more than 25% of your pension pot as tax-free cash when you take your benefits, you may lose this entitlement when you transfer it.

You could lose existing death benefits, such as death in services benefits, if you move away from your existing pension scheme. And if you change your mind they might not take the transfer payment back.

You will need to take an increased level of risk, specifically moving from a Defined Benefit scheme to a pension that carries a risk to your money, in order to aim for the retirement you want. This may also be the case if you want to transfer from other investment based pensions because of the choice of funds available to you.

You should speak to a financial adviser before you make a decision.

Where are my payments invested?

Different funds invest in different types of assets for example, some only invest in property, others invest directly in the stock market and others invest in a wide range of assets. Each fund has its own level of risk and potential for growth. Usually, funds with more potential for growth carry more risk. Remember, the performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

You choose which funds you would like to invest your money in, from a wide fund range that we offer. However you can only choose funds that you've already invested in meaning regular and single payments can only go into existing funds. You can invest in more than one fund at a time, and we use your money to buy units in those funds.

We may delay the buying, selling and switching to or from certain funds. These delays will only apply in certain circumstances and if this applies to you, we'll let you know. For more information, please read your **Fund Guide**.

Your financial adviser, if you have one, can give you details about the funds, before you choose where to invest. You can also refer to our **Fund Guide**.

Unit-linked funds

Payments into unit-linked funds will buy units in the chosen funds. The price of each unit depends on the value of the investment in the fund and also whether more money is going into or out of the fund. We work out the value of your plan based on the total number of units you have in each fund. So, if the unit prices rise or fall, so will your plan value. Money in the various funds is invested in a wide range of shares, corporate bonds, government stocks and commercial property in the UK and abroad.

How unit-linked funds invest

Some of the Prudential funds listed in your **Fund Guide** may invest in 'underlying' funds or other investment vehicles. Have a look at a fund's objective and that will tell you where it invests – including if that's in an underlying fund or funds.

If the Prudential fund is investing in just one underlying fund then it's what's known as a 'mirror' fund, as the performance of the Prudential fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential fund, compared to what it's invested in won't be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).

With-Profits Funds

We work out the value of With-Profits investments differently. A With-Profits investment is one that aims to smooth some of the short term highs and lows of the fund over the period of time that you hold the plan. So, in theory you should see a steadier return year on year, rather than watching the value of your Plan fully reflect the rise and fall in investment markets.

Your payments are pooled with those of other Prudential With-Profits investors to form a fund. We invest this fund in a wide range of investments including company shares, property, Government bonds, company bonds and cash deposits.

We allocate your share of the profits of the fund by adding bonuses. There are currently two types of bonus:

- **Regular**, which we add throughout each year. We can change the rate of regular bonus at any time without telling you beforehand, although once added these bonuses are guaranteed on death and at your selected retirement age,
- **Final**, which we may pay when you take money out of the With-Profits Fund, although this may vary and is not guaranteed.

You can get further information about this from **Your With-Profits Plan – a guide to how we manage the Fund.**

The performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

For more information please refer to your **Fund Guide** or you can visit our website **pru.co.uk**

What's a Market Value Reduction?

If you take money out of the With-Profits Fund, we may reduce the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses. This reduction is known as a Market Value Reduction (MVR). It's designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period your payments have been invested.

We apply an MVR to your plan's value including regular and final bonuses. Please read **Your With-Profits Plan – a guide to how we manage the fund** for more information on bonuses. An MVR will reduce the value of your plan and if investment returns have been low, you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR at your selected retirement date or on any claims in the event of your death.

Our current practice on applying a Market Value Reduction

We may apply a Market Value Reduction to any full or partial withdrawals, switches or transfers out of the With-Profits Fund.

We reserve the right to change our current practice on Market Value Reductions at any time, without prior notice, and this would apply to existing plans and any new plans or top ups. Examples of reasons for a change would include significant changes in the investment market or because the number of people moving out of the fund increases substantially.

For more information on our current practice, and on when we may apply an MVR please see **Market Value Reduction – a clear explanation.**

Can I change my investments?

Yes, you can switch your money between funds and you can also change where any future payments are invested. We don't currently charge you for this but if this changes in the future we'll let you know.

We may delay the buying, selling and switching to or from certain funds. These delays will only apply in certain circumstances and if this applies to you, we'll let you know.

We may apply a Market Value Reduction if you switch money out of our With-Profits Fund. For more information about this, please read the section 'Where are my payments invested?'

For more information, please read your **Fund Guide**.

What if I stop making payments?

You can stop paying or take a payment break and restart later if your circumstances change. This will reduce your future benefits.

Please remember that we'll keep taking our charges, even if you stop your regular payments. Charges and costs may vary in the future and may be higher than they are now.

Can I transfer money out?

Yes, you can transfer your pension pot to another registered pension scheme at any time or qualifying recognised overseas scheme before age 75. You can do this as long as you haven't previously used any of your pot to buy a guaranteed income for life (also known as an annuity).

We do not charge you for transferring to a new arrangement.

We may apply a Market Value Reduction if you transfer money out of our With-Profits Fund. For more information about this, please read the section 'Where are my payments invested?'

To find more information on this subject, you should speak to a financial adviser.

What are the charges and costs?

Charges and costs are deducted for managing your plan and the underlying investments. The amount we charge depends on the funds you invest in.

Please remember we'll keep taking our charges, even if you stop regular payments.

Charges and costs may vary in future and may be higher than they are now. You can find more information in your **Fund Guide**.

Annual Management Charge

For unit-linked funds, we deduct an Annual Management Charge from the funds and this charge is calculated daily and taken monthly from your plan by cancelling units. The amount of charge we deduct depends on the funds you choose to invest in and the amount of your original investment. For more information, please read your **Fund Guide**. We calculate and take the charge for With-Profits funds differently.

With-Profits Annual Charge

For With-Profits Funds, there are various costs involved with setting up and managing your policy. We deduct a charge from the With-Profits Fund each year to cover these costs.

The charge is not explicit so you'll not see it being taken from your policy. It's deducted from the underlying With-Profits Fund and is already taken into account when we calculate bonus rates for our With-Profits Fund. The With-Profits Fund's annual charge depends on the performance of the With-Profits Fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher then we'd expect to increase the charges and if investment returns are lower we'd expect to reduce the charges. The charge will depend on the investment returns achieved and the expenses incurred by the Fund (higher investment returns will be associated with a higher charge and lower investment returns will be associated with a lower charge). The charge is currently expected to be approximately 0.91% a year if the investment return in the With-Profits Fund is 5% a year (gross of tax).

More information on the operation of the With-Profits Funds is explained in **Your With-Profits Plan – a guide to how we manage the Fund**.

Further costs

In addition to our charges, there may be further costs incurred, which can vary over time. Where these are applicable, they are paid for by the relevant fund and will impact on its overall performance.

For more information on these further costs, please look at the current **Fund Guide**.

With-Profits charge for guarantees

There's a charge to pay for all the guarantees the With-Profits Fund supports and we take this charge by adjusting regular and final bonuses each year. We guarantee not to apply a Market Value Reduction (MVR) e.g. when payments are made because of death or at your selected retirement age. Our current practice (which isn't guaranteed) may include additional circumstances when an MVR isn't applied. Please see 'Where are my payments invested?' for more information.

The total deduction for With-Profits charge for guarantee over each period of investment in our With-Profits Fund will be no more than 2% of your benefits. We'll review the amount of the charge from time to time. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

For more information about bonuses and charges, please read Your **With-Profits Plan – a guide to how we manage the Fund**.

What might I get back?

The size of your pension pot will depend on many factors such as:

- the amount that has been paid into the plan
- how long the payments have been invested
- the performance of the fund(s) you have invested in
- the age you choose to take your benefits
- the amount of charges you've paid
- the amount of any Market Value Reduction.

For an example of the income you could receive, please see your illustration.

When can I take my benefits?

You can start taking your benefits from the age of 55, even if you're still working. You might be able to take your benefits earlier than that if you're in ill health.

When you started the plan you told us the age at which you wish to take your benefits and this is shown on your illustration.

Regardless of your age, if you have a life expectancy of less than one year due to ill health, you may be able to take your pension pot tax-free. For more information, please contact us using the details on the last page.

The minimum age from which you can access your personal or occupational pension will increase from 55 to 57 on 6 April 2028, unless you have a protected pension age. State Pension age will increase from age 66 to age 67 for males and females between 6 April 2026 and 5 April 2028. These ages may change in future.

If benefits are taken any time other than your selected retirement date (this is the date you tell us you want to retire when you take the plan out) or on your death, a Market Value Reduction may apply to money taken out of the With-Profits Fund.

Under the terms of this contract, you'll need to take your benefits by age 75.

What choices will I have when I want to take my benefits?

You've got different options to choose from when it comes to taking your benefits. We'll contact you as you approach retirement to let you know which of these options we may be able to offer you.

Depending on your choices, you might need to move your pot to another pension to access some of these options or to access them when you prefer.

Flexible cash or income (also known as drawdown)

You can take out up to 25% of the money moved into your flexible cash or income plan, in cash, tax-free. You'll need to do this at the start. You can then dip into the rest as and when you like. You can also set up a regular income with this option. Any money you take after the first 25% may be subject to income tax.

A guaranteed income for life (also known as an annuity)

You can use your plan to buy an income for life. It pays you an income (a bit like a salary) and is guaranteed for life. These payments may be subject to income tax. In most cases you can take up to 25% of the money you move into your guaranteed income for life, in cash, tax-free. You'll need to do this at the start and you need to take the rest as an income.

Cash in your plan all at once

You can take your whole plan in one go, as a lump sum. Normally the first 25% is tax-free, but on the remainder, you could lose 20%, 40% or even 45% to income tax, if it pushes you into a higher tax bracket (especially if you're still earning). You'll need to plan how you provide an income for the rest of your life.

Take cash in stages

You can leave your money in your plan and take out cash lump sums whenever you need to – until it's all gone, or you decide to do something else with what's left. You decide when and how much to take out. Every time you take money from your plan, the first 25% is usually tax free and the remainder may be subject to income tax.

Take more than one option
You don't have to choose one option – you can take a combination of some or all of them over time, even if you've only got one pension pot.

Whatever you decide to do with your pension savings – you don't have to stay with us. You should shop around and depending on the choices you make, you may find something more appropriate elsewhere, with alternative features, investment options or charges.

Where can I get guidance on what to do with my pension?

General guidance and information on all aspects of pensions is available from MoneyHelper.

MoneyHelper Pensions Guidance
Money and Pensions Service
120 Holborn
London
EC1N 2TD

Telephone: **0800 011 3797**

Website: **moneyhelper.org.uk/en/pensions-and-retirement**

For people over 50, Pension Wise is also available. This Government service from MoneyHelper offers guidance to people with personal or workplace pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face to face.

Telephone: **0800 280 8880**

Website: **moneyhelper.org.uk/pensionwise**

These services are free and impartial and using them won't affect your legal rights.

What about tax?

Tax Relief
You'll normally receive tax relief on your contributions. For every £100 you pay into your plan, HM Revenue & Customs (HMRC) will pay in another £25. You'll get this tax relief up to the higher of £3,600 gross (including tax relief) or 100% of your earnings. If you are liable to income tax on your earnings at a higher rate than the basic rate you will be able to claim back the extra tax you pay through your tax return. Any tax relief you receive will depend on your income in a particular tax year.

Annual Allowance
The Annual Allowance is a limit to the total amount of payments that can be paid to defined contribution pension schemes and the total amount of benefits that you can build up in defined benefit pension schemes each year, for tax relief purposes.

Money Purchase Annual Allowance
Taking money out of your pension will sometimes lower the amount you can pay into all the pensions you may have while still benefitting from tax relief. This limit is called the Money Purchase Annual Allowance (MPAA). Your pension scheme administrator or provider will have told you if you are subject to the MPAA at the time they started to pay you.

Lump Sum Allowances
From 6 April 2024 the lifetime allowance was replaced by two new allowances.

The Lump Sum Allowance (LSA)
This is a limit on the amount of tax free lump sums that can be taken from pension schemes.

Lump Sum and Death Benefit Allowance (LSDBA)
This is a limit on the amount of lump sum death benefits and serious ill health lump sums that can be paid without tax.

Where the amount exceeds either of these allowances, income tax may be payable on the excess.

Capital Gains Tax
You don't pay capital gains tax on your pension funds.

Income Tax
Any money taken out, excluding any tax-free cash, may be subject to income tax. Lump sum benefits payable on death are not normally subject to income tax unless they are over the available lump sum and death benefit allowance, paid out more than two years after notification of death or where death occurred after age 75.

Inheritance Tax
Lump sum benefits are not currently subject to Inheritance tax. This is due to change for death claims settled from April 2027.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances. Before you make a decision you might want to speak to a financial adviser. They can help you understand the tax rules and how they might affect you.

For more information visit **pru.co.uk/tax** or the HMRC website at **hmrc.gov.uk**.

How will I know how my Prudential Personal Pension Plan is doing?

We send you a yearly statement, which shows how your plan is doing.

You can also phone us using the 'contact us' details on the last page and a member of our team will give you an up-to date valuation.

Alternatively you can email us at **contact.us@prudential.co.uk**. Please don't send any personal information by email.

Keep track of your plan online, at a time that suits you

With your online service you can check the value of your plan, contact us securely, change personal details and view your documents. If you're not registered, it's easy and only takes five minutes. You'll need your policy number, postcode and date of birth. Go to **pru.co.uk/registeronline** to find out more.

What happens to the Prudential Personal Pension Plan if I die?

If you die before you start taking your benefits, we'll normally pay the value of your pension pot as a lump sum.

We decide who to pay your money to which means your pension doesn't normally form part of your estate for Inheritance Tax purposes. We ask you to help us make the decision by completing a Nomination of Beneficiary form and keeping it up to date – this is a common way of helping pension schemes choose who benefits from your pension after you die.

Benefits payable on death are not subject to income tax and are not normally subject to Inheritance Tax if you die before age 75. If you're age 75 or older when you die then income tax will be paid at the rate of the person who inherits the pension. Also, if the value of all death benefits paid as a lump sum from this and any other scheme are more than the Lump Sum and Death Benefit Allowance, there may be income tax payable

For more information about inheritance tax rules, please go to HMRC's website **hmrc.gov.uk/inheritance-tax**.

What if the top up to the Prudential Personal Plan isn't right for me?

You have 30 days from the date you receive your plan documents to cancel the top up to your plan. This is called a cooling-off period.

To cancel the top up, please complete and return the Cancellation Notice that we send you with your plan documents, or write to us at:

Prudential Customer Services
Prudential
Lancing
BN15 8GB

Please include your plan number.

Once we receive your cancellation instruction, we'll return the value of the top up. If your top up was a single payment and you decide to cancel within 30 days, you might get back less than you paid if the value has fallen.

If you do not exercise your right to cancel within the 30 day statutory period, the contract will become binding and we will not return any money to you until you are ready to take your benefits. However, you can reduce or stop your payments at any time. Please see the section 'What if I stop making payments?'

If you cancel your plan and you took financial advice, you'll need to speak to your financial adviser to agree how any payments are returned if applicable.

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Compensation

The products Prudential Assurance Company Limited (PACL) offer are covered by the Financial Services Compensation Scheme (FSCS). If we get into financial difficulties, you may be able to make a claim. The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

Where does FSCS protection apply?

There is full FSCS coverage if PACL is 'in default'.

- Your pension is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your pension will be included in the value of your claim in the event that PACL is declared 'in default'.
- If you hold the Prudential With-Profits funds in your pension, they are protected 100% in the event of the default of PACL.

All the other funds we offer, apart from those mentioned above, are unit-linked, and invest in other funds managed by non-PACL fund managers. FSCS cover does not apply if the non-PACL fund manager were to be 'in default'.

- There is no FSCS cover for unit-linked funds investing with non-PACL fund managers if that manager were to be 'in default'.
- See 'How unit-linked funds invest' for further information on these types of fund (often called 'mirror' funds).

You can find out more information on the FSCS at **pru.co.uk/fscs**, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: **fscs.org.uk**

Or write to:

The Financial Services Compensation Scheme,
PO Box 300
Mitcheldean
GL17 1DY

Or call the FSCS: **0800 678 1100**

Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation. For example unit-linked funds that invest in the funds of non-PACL fund managers (often called 'mirror' funds).

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PACL would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PACL would not be liable for any loss incurred from the default of the non-PACL fund manager.

Financial Strength

Prudential meets regulatory standards for meeting its financial obligations. You can read our solvency and financial conditions reports at **pru.co.uk/about_us**, or if you contact us using our details on the last page, we can post some information to you.

Terms and conditions

This Key Features Document gives a summary of your plan. Full details are set out in our **Member's Explanatory Booklet** which is available on request using the contact details on the last page. We will also send it to you when your plan starts.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details, please contact us using our details on the last page.

Law

The law of England and Wales applies to your contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Email: **consumer.queries@fca.org.uk**

Prudential Regulation Authority details:

The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH

Email: **enquiries@bankofengland.co.uk**

Communicating with you

Our documents and terms and conditions, as well as all other communications, will be in English.

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the 'Get in touch' section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: **financial-ombudsman.org.uk**

Help is also available from The Pensions Ombudsman who deals with complaints and disputes about the administration and management of occupational and personal pension schemes.

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**

Website: **pensions-ombudsman.org.uk**

You can also submit a complaint form online:
pensions-ombudsman.org.uk/making-complaint

These services are free and using them won't affect your legal rights.

Get in touch

If you want to contact us, you can do so in the following ways:

With your Online Service you can check the value of your plan, contact us securely, change personal details and view your documents. If you're not registered, it's easy and only takes five minutes. You'll need your policy number, postcode and date of birth. Go to **pru.co.uk/registeronline** to find out more.

Write to: **Prudential Lancing BN15 8GB UK**

Phone: **0345 640 1000** Monday to Friday 8am to 6pm. We might record your call for training and quality purposes. To find out more about how we use your personal data please visit **pru.co.uk/mydata**

If you have hearing or speech difficulties you can contact us using Relay UK or SignVideo. For more information please visit **pru.co.uk/signrelay**

Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know.

pru.co.uk

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