

# Personal Pension

## The Prudential Personal Pension Scheme

### How to fill out this form

Please use black ink and CAPITAL LETTERS or tick  as necessary.

Any corrections must be initialled; do not use correction fluid.

This form is also an editable PDF and can be filled out digitally.

### About this form

If you have any questions about this form, you can call us free on **0800 000 000** between 8:00am and 6:00pm Monday to Friday. Calls may be monitored or recorded for quality and security purposes.

Please return this form to:

**Prudential  
Lancing  
BN15 8GB**

### Details of Proposer/Member

Full names

Policy number

### Declaration

I hereby nominate the beneficiary (or beneficiaries) named below to receive any lump sum payable on my death, in respect of the benefit(s) selected immediately below. (Please tick the appropriate boxes). If you wish to nominate a different beneficiary (or beneficiaries) for separate benefits please complete separate forms.

a) All eligible lump sum benefits and Life Cover benefits.

b) All eligible lump sum benefits only.

c) All Life Cover benefits only.

I understand that payment will be determined in accordance with the Scheme Rules and Provisions, and remains subject to the overriding power vested in the Prudential as Scheme Administrator. This nomination cancels, in the entirety, any previous nomination made in respect of the above selected benefit(s) under this scheme.

### How we use your personal information

We, Prudential UK (part of M&G), take the privacy and protection of your personal information seriously.

So we've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you, such as your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately if you don't provide all of the information we require this may mean we are unable to provide our products and services to you.

#### Part A – How we use your personal information and why

We, M&G and our Business Partners, will use the personal information you provide to us, together with other information, for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
- complying with any regulatory or other legal requirements

## How we use your personal information – continued

- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part B for more)
- the provision of customer services – like to reply to a question, or tell you that something's changing
- automated decision-making or profiling (see Part C for more)
- keeping your information on record and carrying out other internal business administration

In addition, we, M&G, and our Marketing Partners, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and non-electronic means including by post, as well as sending you introductions to products and services from carefully selected third parties also by post. Please see Part G for further details.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests or other legal bases in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by signing and returning this form, or as set out in Part G as appropriate.

### Who we share your personal information with and why

We may share your personal information within M&G and with our Business Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission and, where applicable, the UK Government has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, but only where appropriate safeguards have been put in place first. In more limited circumstances, we may also need to rely on a derogation under applicable privacy laws.

If you want to know more about these safeguards – like our use of the European Commission's or UK's Model Clauses which govern the transfer of information outside of the European Economic Area and UK respectively – further information is available on request.

### We keep your personal information for a set amount of time

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

## Part B – Reference checks

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

Any transfer of your personal information will always be done securely.

## Part C – We may use your personal information to make automated decisions or profile you

We, M&G, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we'll provide you with further information at the appropriate time.

## Part D – Use of your sensitive personal information

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, you explicitly provide your consent by signing and returning this form.

### Part E – You're in control

When it comes to how we use your personal information, you've got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive)
- in certain circumstances request that we move your personal information to another organisation if you want us to
- request that we correct anything that's wrong, or complete any incomplete personal information
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing
- limit how we use your personal information or withdraw your consents (including automated decision making) you have given for the processing of your personal information
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests
- complain to a data protection authority or another independent regulator about how we're using it.

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the Contact Us section.

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is Prudential UK. Prudential UK have also appointed a Data Protection Officer who can be reached at the address shown in the Contact Us section of this document.

We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

### Part F – Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained in Parts A, B, C, and D above)
- you getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number below before sending us anything.

### Part G – Direct marketing

We and M&G will still send you information by post about the Prudential UK and M&G's products and services and carefully selected third parties.

Additionally, from time to time, Prudential UK and M&G would like to contact you by electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential International Assurance plc as they operate their own customer databases and may contact you separately.

If you consent to us contacting you for this purpose by electronic means, please tick to say how we may contact you (tick as many or as few as you like):

Email  Phone  Text

And if you change your mind, and/or you would like to opt-out of receiving non-electronic direct marketing, it's easy to let us know. Just call us on 0800 000 000.

### Contact us

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at: **Customer Service Centre  
Prudential  
Lancing  
BN15 8GB**

Call us on: **0800 000 000**

Or visit: **[www.pru.co.uk](http://www.pru.co.uk)**

Prudential UK means The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and M&G Advice Partners Limited as appropriate.

M&G means any affiliates of Prudential UK (including, Prudential International Assurance plc, PGDS (UK ONE) Limited, M&G Global Services Private Limited, M&G Investments Group, and Prudential Corporate Pensions Trustee Limited.

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

### Acting On Someone's Behalf?

When giving us information about another person, you confirm that they have appointed you to act on their behalf. This includes providing consent to:

- the processing of their personal and sensitive data
- receive any data protection notices on their behalf
- receive marketing information as indicated.

## Detail of beneficiaries

(If there are more than two beneficiaries, please enter details on a separate piece of paper and return with this form.)

Full names

Title

Full names

Title

Address

  

Postcode

Address

  

Postcode

Date of birth

D	D	M	M	Y	Y	Y	Y
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Date of birth

D	D	M	M	Y	Y	Y	Y
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Relationship (if any)

Relationship (if any)

Proportion of benefit (fraction)  
if more than one beneficiary

Proportion of benefit (fraction)  
if more than one beneficiary

- (i) In the event of your death as a member of this scheme, lump sum benefits can arise which are payable by the Administrator to one or more beneficiaries as it thinks fit. These may include one or more of your relatives, dependants, or individuals entitled to an interest in your estate, or your Legal Personal Representative. In addition, under the Prudential Personal Pension Scheme, the lump sum Life Cover benefit (where effected) is similarly payable at the discretion of the Administrator. You may nominate, for the consideration of the Administrator, the person or persons to whom you wish the sum(s) to be paid in the event of your death. This will assist the Prudential as Scheme Administrator in its deliberations.
- (ii) Under present law and practice, payment made under the exercise of such discretion, is not normally liable to Inheritance Tax.
- (iii) A form of nomination is advisable in all cases but is particularly relevant if you would like all or part of the benefits paid to a person or persons whom the Administrator, having no close knowledge of your private circumstances, might otherwise overlook.

- (iv) It is possible to amend the details of a nomination at any time by notification to the Scheme Administrator, but this should be given special consideration in the event of your circumstances changing (for example, on marriage or on the death of a nominated beneficiary).
- (v) Please note that the rules governing the payment of death benefits differ according to the type of benefits within your pension plan e.g. your own/ employer's payments. Where benefits relate to your own and your employer's payments, Prudential will take your wishes into account, but has ultimate discretion over who receives death benefits.
- (vi) I understand that, if for any reason it is not possible to pay the death benefit as a pension to the above person, Prudential will select a beneficiary and will normally pay the benefit as a lump sum under its discretionary powers.

A copy of our Terms and Conditions and completed Application Form are available on request.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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[pru.co.uk](https://pru.co.uk)

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