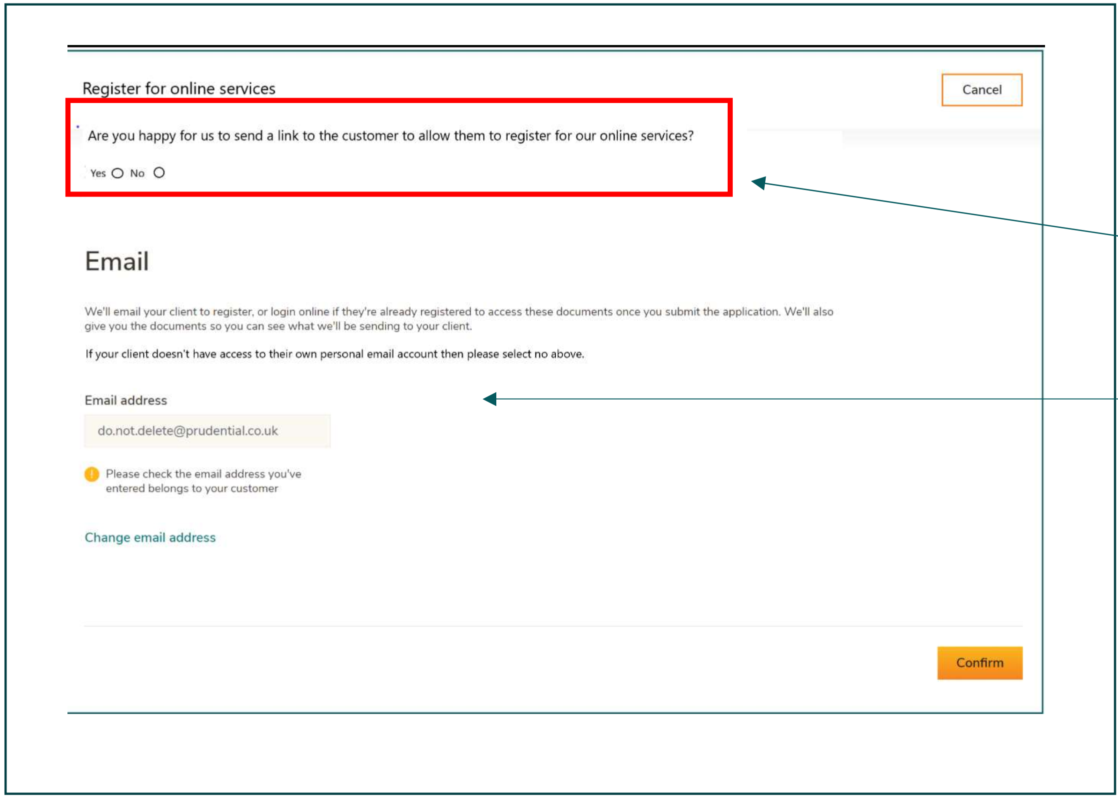
Retirement Account online experience

This is just for UK advisers – it's not for use with clients

Important Information

“Prudential” is a trading name of Prudential Distribution Limited. Prudential Distribution Limited is registered in Scotland. Registered Office at Craigforth, Stirling FK9 4UE. Registered number SC212640. Authorised and regulated by the Financial Conduct Authority.

Adviser Journey – Opt in



You can select to opt the client into receiving the registration link for our online services

If the client email address has been entered at the start of the application, the email address will pull through

If no email address was previously entered, please go back and enter this on the 'personal details' section at the start of the application

Client Registration Link

Pru
part of M&G plc

Subject: Activate your Prudential online account

Confirm your email address

Thank you for choosing to set up your online account.

To continue with your registration for our online service, please click on the link below:

<Link>

This will be valid until <Date> at <Time>.

If your link expires, you can **register here**. To do this, you'll need your policy number, date of birth and postcode to hand when registering.

Our online service offers a whole host of features. Register today and join those already enjoying the benefits of this valuable service:

- View up to the minute information on your policy at any time
- View, download and print key documents instead of waiting for them in the post**
- Store key documents securely online – it's better for you and the environment**
- Contact us whenever you need to with secure messaging
- Update your personal details quickly and easily
- If you have a bond you can make a withdrawal online (*exclusions apply). It's best to do this with your adviser if you have one

*Please check pru.co.uk/online to find out if your Bond is eligible for online withdrawals.

** Not everything is available online yet, so we'll continue to send you some things by post while we work on expanding our range of online documents.

Not expecting this email?

If you didn't request to register for our online service and have received this email in error, it's important that you get in touch. Please call us on 0345 601 0150 or on +44 203 755 9451 if you're calling from outside the UK. We're open between 8.30am and 6.00pm Monday to Friday.

Please don't reply to this email as responses aren't monitored.

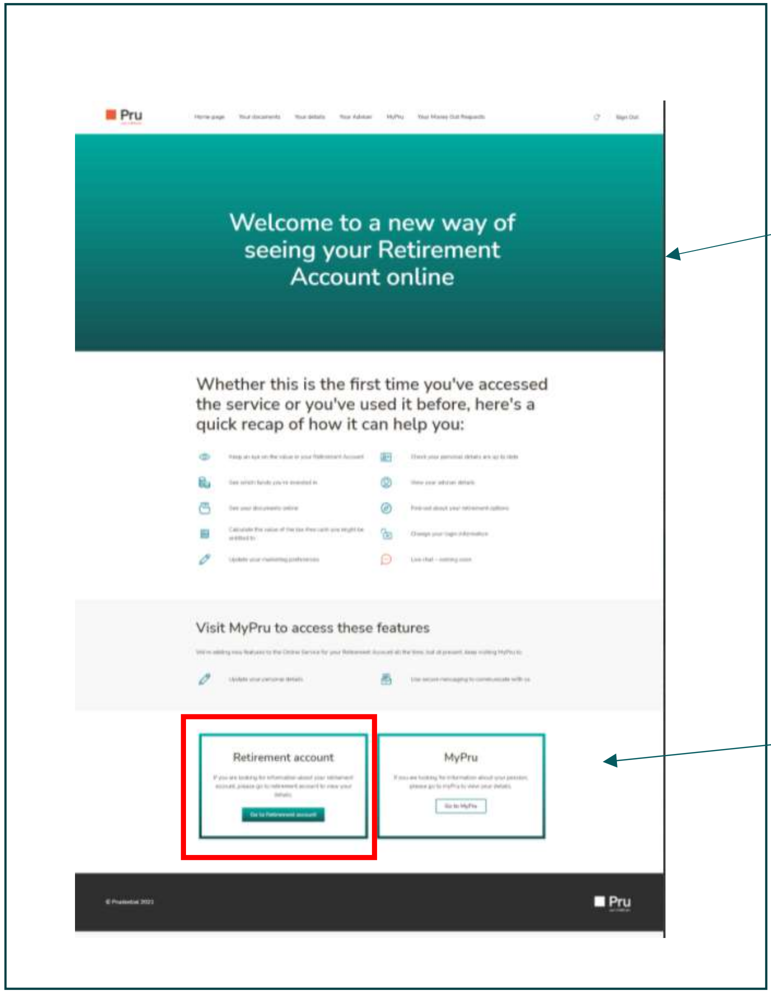
Kind regards

Prudential's online service team

If you've selected to opt the client into our online services, they will receive a registration link within 48 hours

Your client will be asked to confirm their details in order to complete the registration process

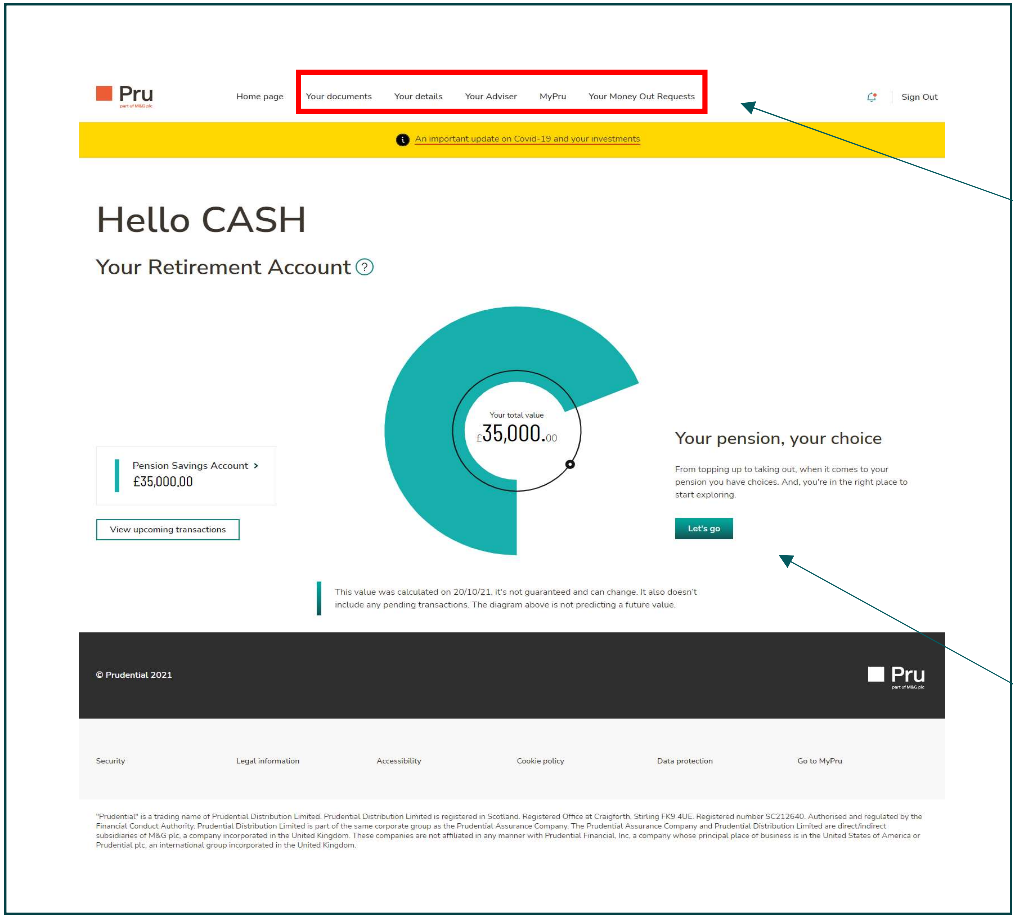
Customer Journey



Once the client has completed the registration journey and signed in, they'll be taken to the Online Services Dashboard

The client can access their Retirement Account by selecting this option, or access their onshore bond and legacy pension by selecting the 'MyPru' option

Retirement Account Homepage



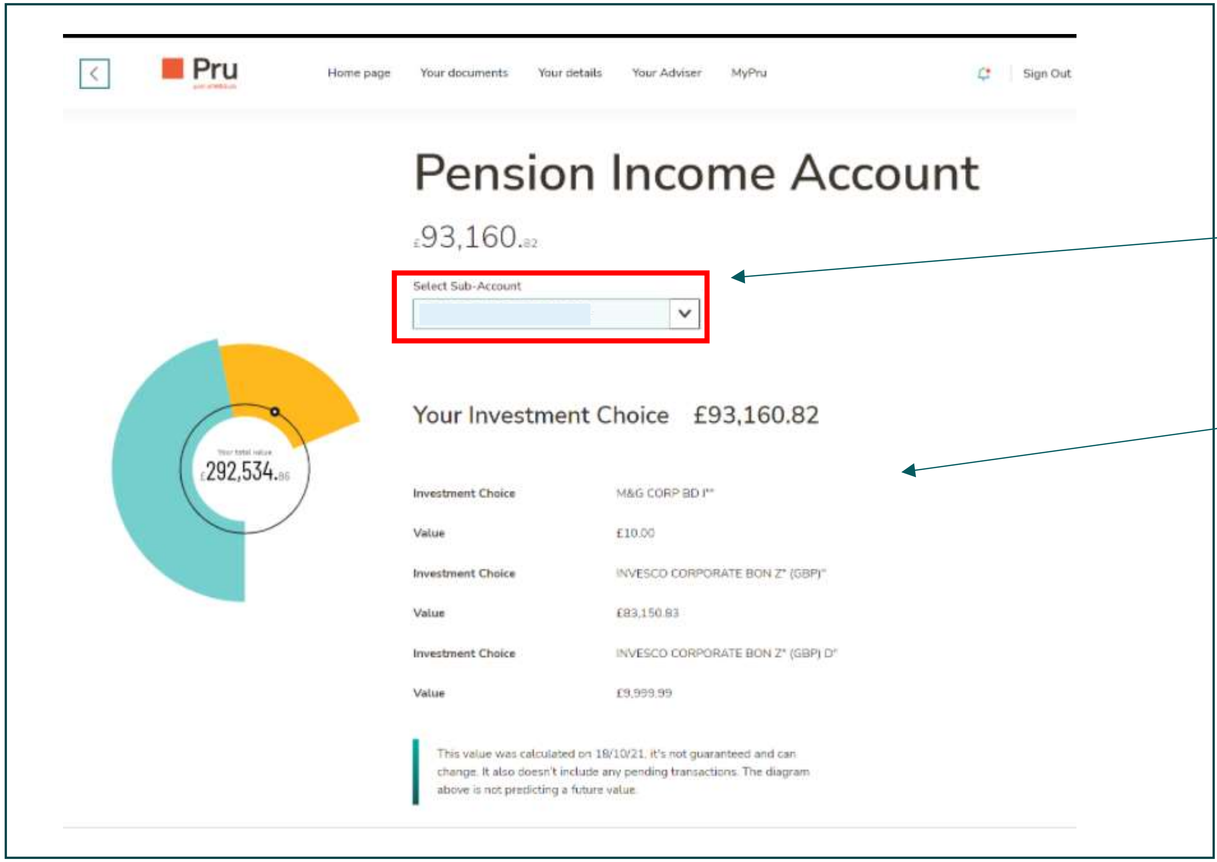
By selecting the Retirement Account option, the client will be taken into their Retirement Account homepage

They have a range of headings they can access at the top of the page, such as view their documents, their adviser information and the details we hold on file for them, such as their tax code and beneficiary.

They'll be able to see their overall valuation and see this split between accumulation and decumulation

To view the sub accounts in more detail, select 'Let's go'

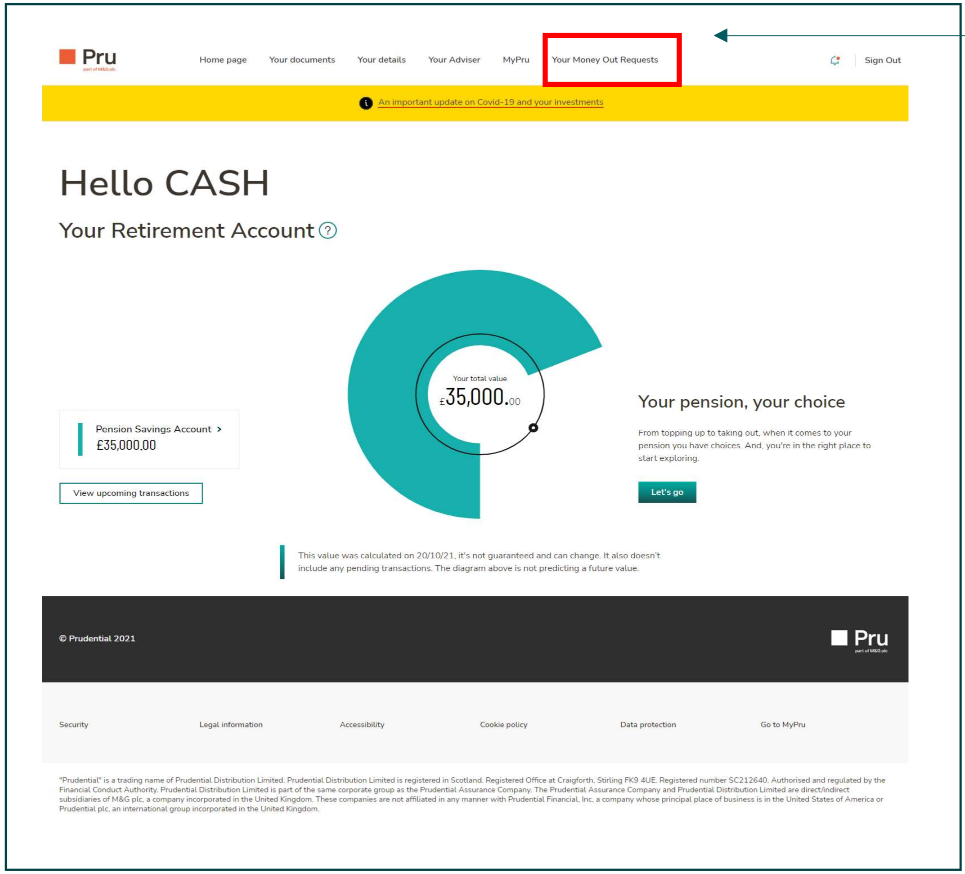
Sub Account



The client can select the sub account they wish to view

We'll then show the valuation as well as the fund breakdown

Taking Money Out

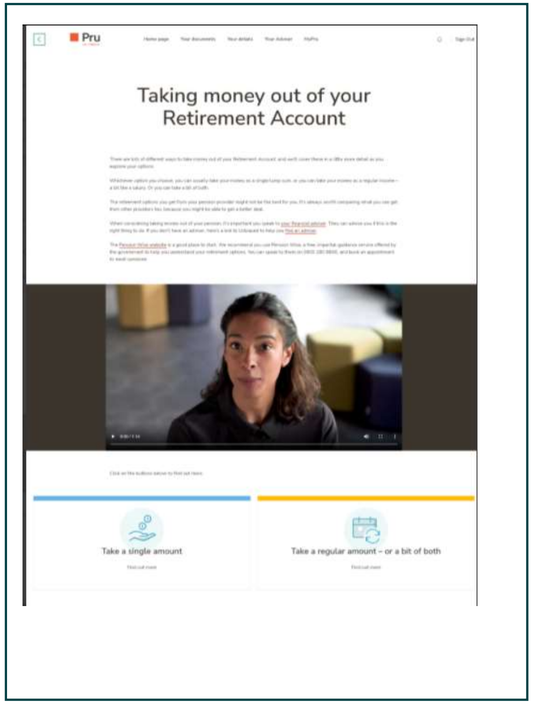


As part of our client online services, we offer the ability for clients to take money out of their pension. This service is only available to clients who are eligible to take money out i.e. currently over age 55

If a client does decide to proceed with a money out request online, you'll be notified of this automatically via email when the request has been approved and you can obtain a copy of the money out illustration online, under your clients Retirement Account record.

Please note that this service caters for ad-hoc singles only and we do not have an online capacity to set up regulars through the online service

Guided Cash Out

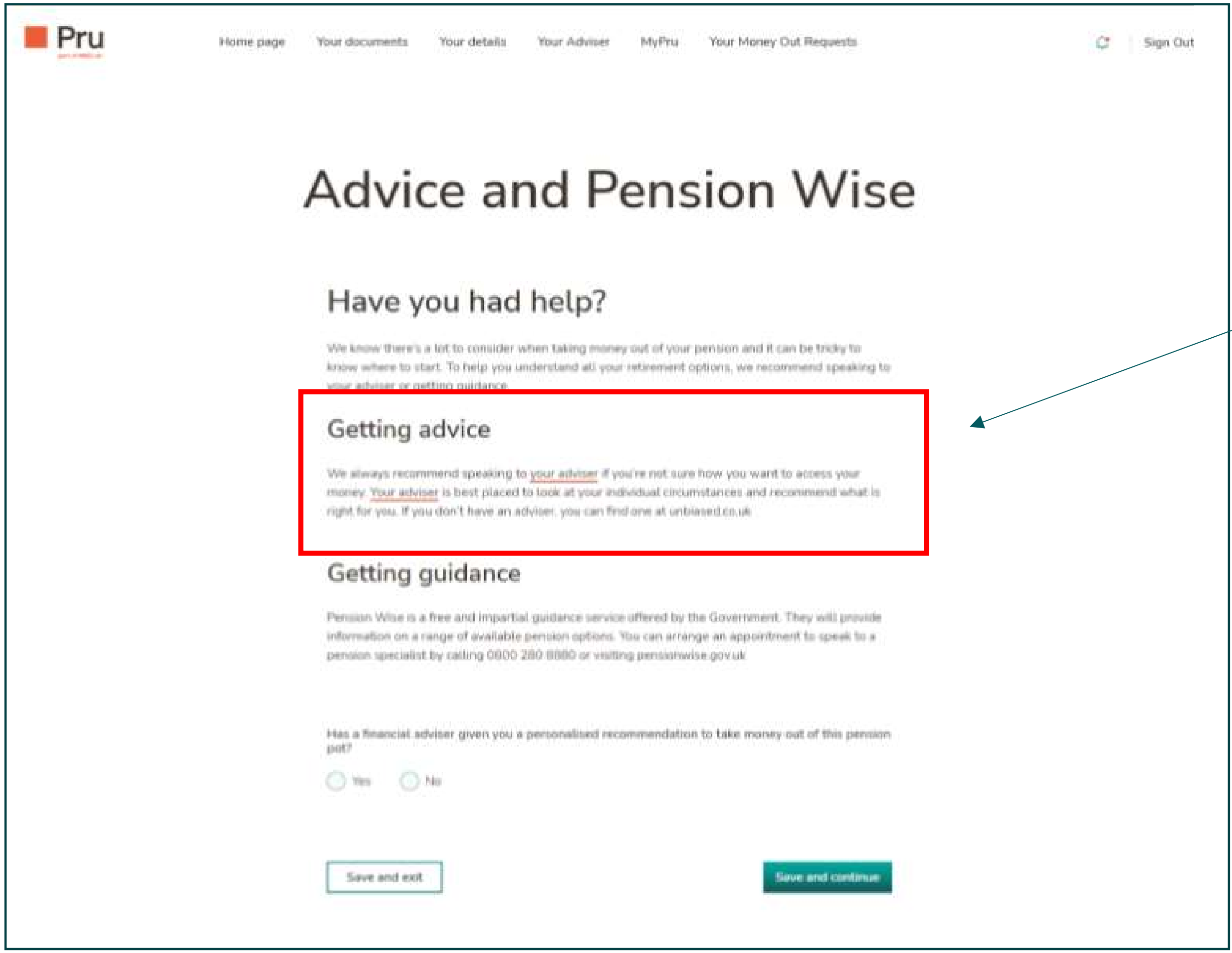


These online enhancements are not designed to discourage your clients away from getting in touch for advice.

The importance of speaking to their adviser before making any decisions about their investment is highlighted across the site.

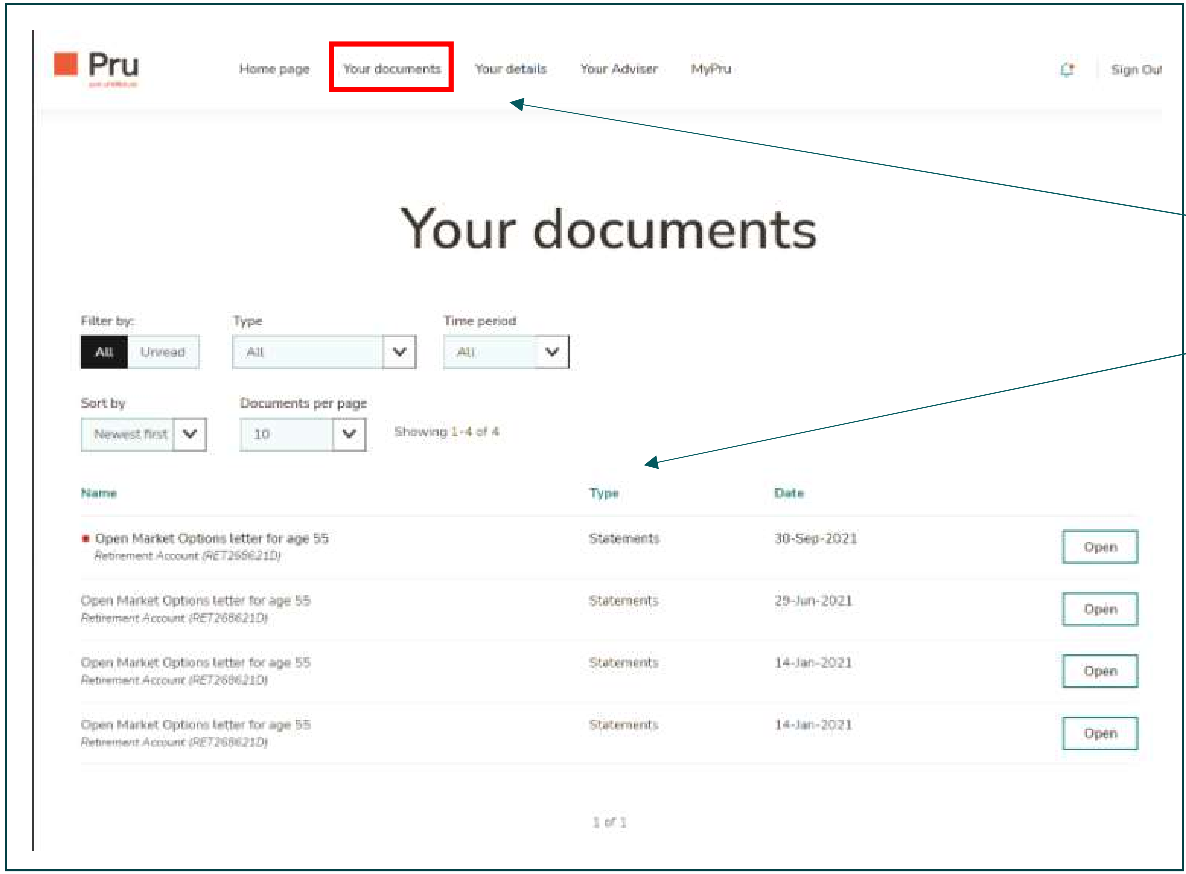
These advice ‘warnings’ are even more prominent in the money out

Guided Cash Out



The importance of speaking to their adviser before making any decisions about their investment is highlighted across the site.

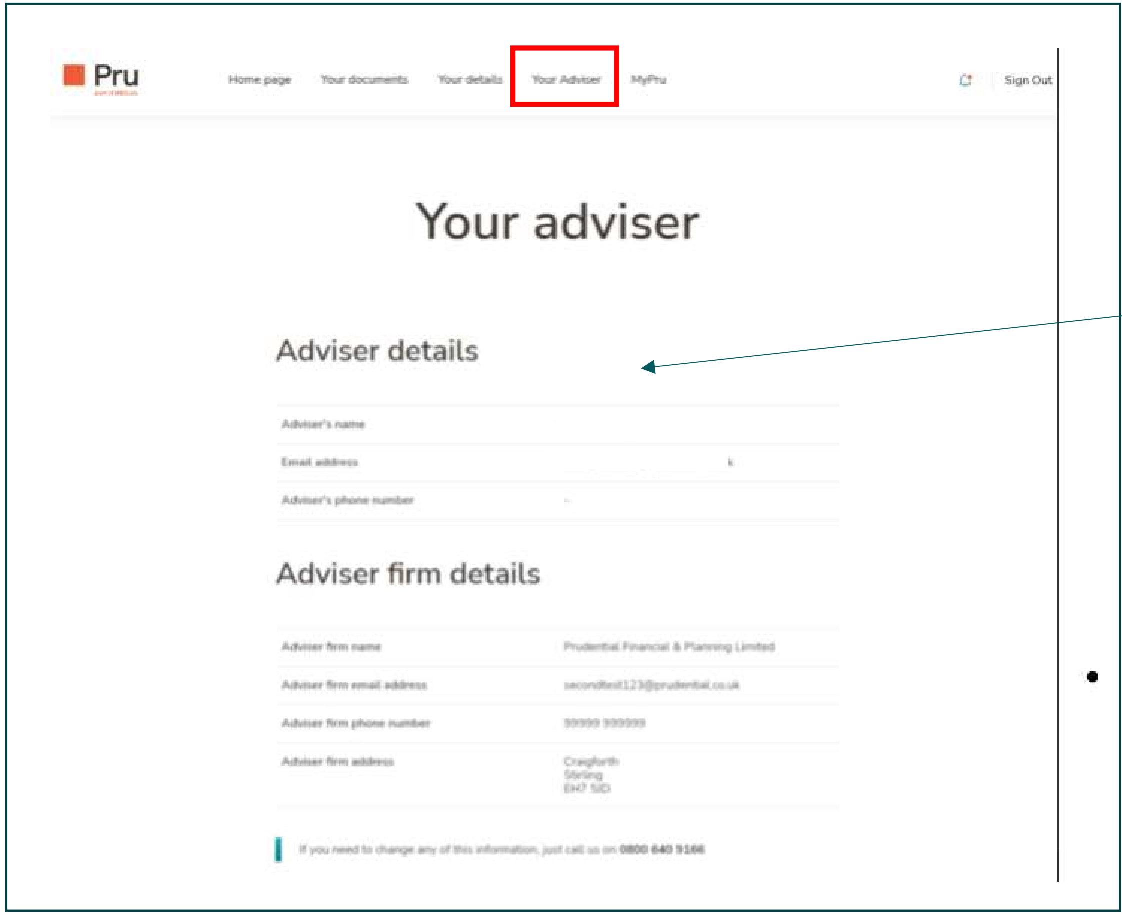
Viewing Retirement Account documents



The client can view their Retirement Account documentation online by selecting the 'Your documents' option

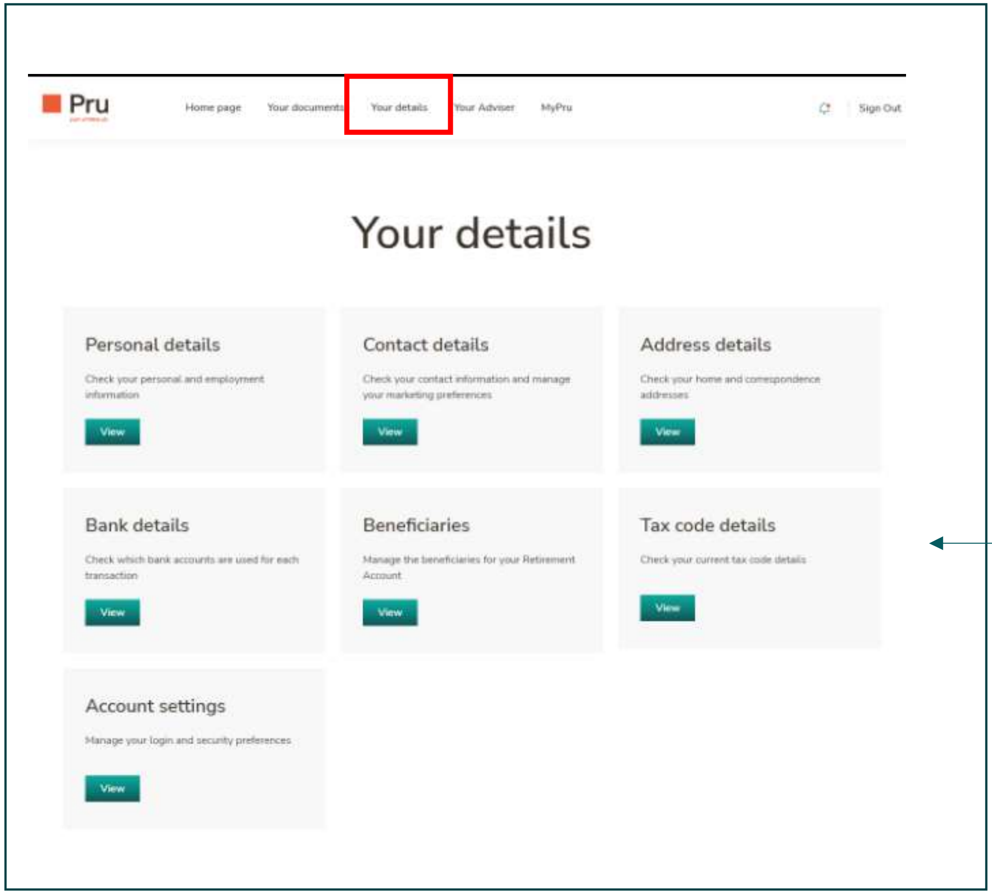
This will pull through important document such as open market option packs

Adviser Details



The client is also able to see details of the adviser held on file for them

Client Information



Under the 'Your details' section, the client is able to see the information that we hold for them on our files

We've introduced the ability for them to see the beneficiary on the Retirement Account, as well the as their tax code, confirmed by HMRC