

Retirement Account online experience

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



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Adviser Journey – Opt in

The screenshot shows a web form titled "Register for online services" with a "Cancel" button in the top right. A red box highlights a question: "Are you happy for us to send a link to the customer to allow them to register for our online services?" with "Yes" and "No" radio buttons. Below this is an "Email" section with explanatory text, a text input field containing "do.not.delete@prudential.co.uk", a warning icon and text, a "Change email address" link, and a "Confirm" button at the bottom right. Two green arrows point from external text to the radio buttons and the email input field.

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



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.

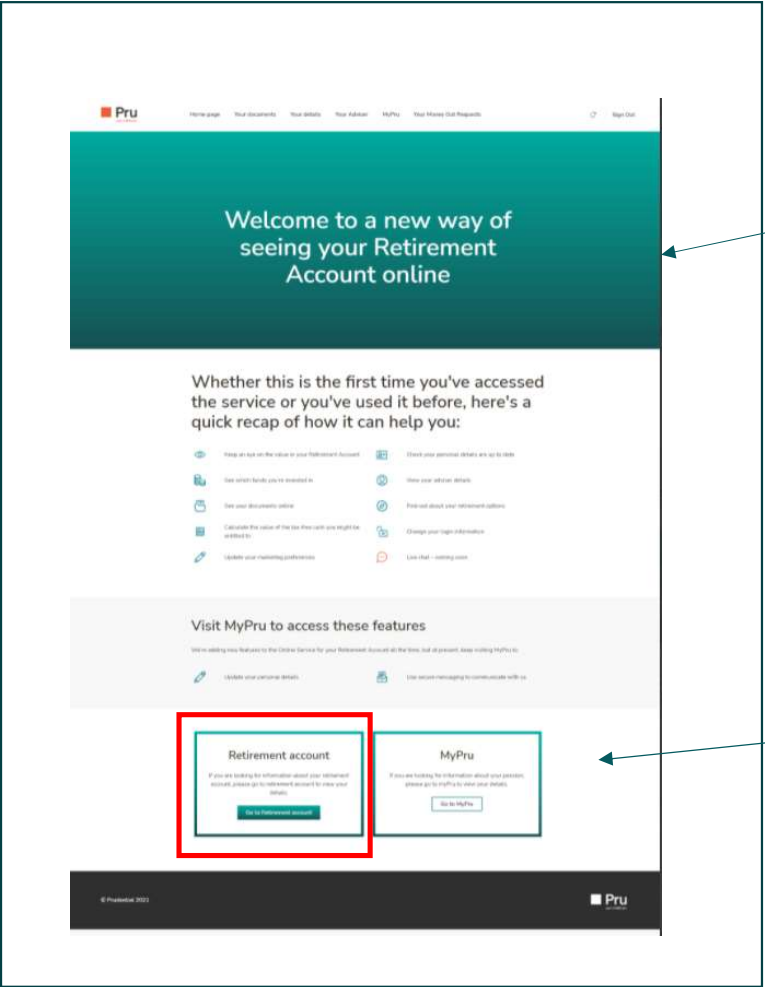
Kind regards

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

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Security Legal information Accessibility Cookie policy Data protection Go to MyPru

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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 screenshot displays the Pru Pension Income Account interface. At the top, the Pru logo and navigation links (Home page, Your documents, Your details, Your Adviser, MyPru, Sign Out) are visible. The main heading is "Pension Income Account" with a value of £93,160.82. A dropdown menu labeled "Select Sub-Account" is highlighted with a red box. Below this, the section "Your Investment Choice" shows a total value of £93,160.82. A table lists three investment choices with their respective values. To the left, a donut chart shows a total value of £292,534.86. A disclaimer at the bottom states: "This value was calculated on 18/10/21. It's not guaranteed and can change. It also doesn't include any pending transactions. The diagram above is not predicting a future value."

Investment Choice	Value
M&G CORP BD I**	£10.00
INVESCO CORPORATE BON Z* (GBP) I**	£83,150.83
INVESCO CORPORATE BON Z* (GBP) D*	£9,999.99

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

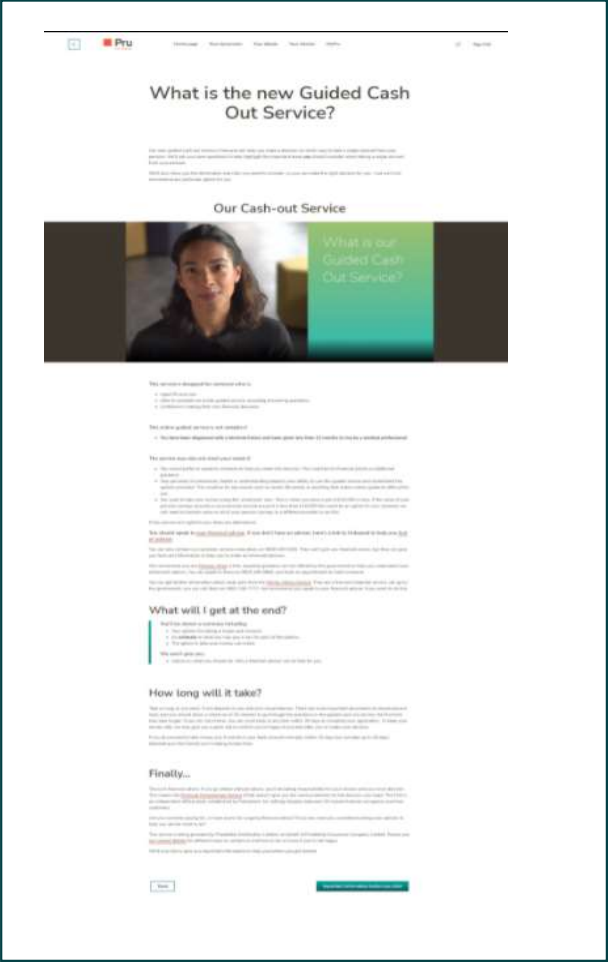
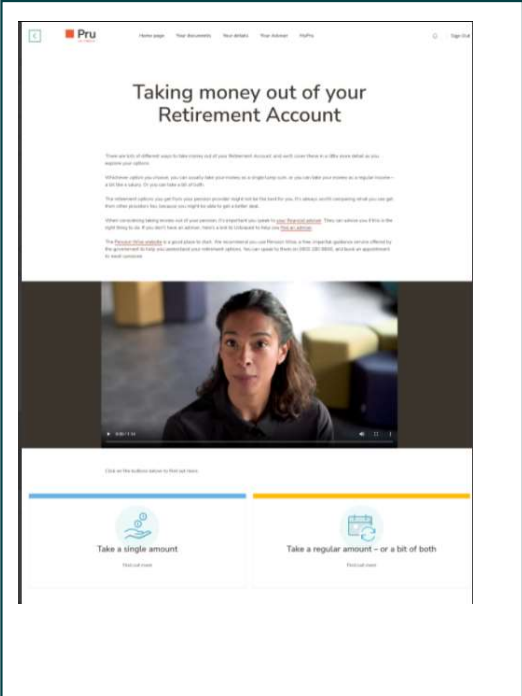
The screenshot shows the Pru client online services dashboard. At the top, there is a navigation menu with the following items: Home page, Your documents, Your details, Your Adviser, MyPru, and Your Money Out Requests (highlighted with a red box). Below the navigation menu is a yellow banner with a notification: "An important update on Covid-19 and your investments". The main content area features a large teal circular graphic with the text "Your total value £35,000.00". To the left of the graphic is a box labeled "Pension Savings Account > £35,000.00" with a "View upcoming transactions" button below it. To the right of the graphic is a section titled "Your pension, your choice" with a "Let's go" button. Below the graphic is a disclaimer: "This value was calculated on 20/10/21. It's not guaranteed and can change. It also doesn't include any pending transactions. The diagram above is not predicting a future value." At the bottom of the dashboard, there is a footer with the Pru logo and a list of links: Security, Legal information, Accessibility, Cookie policy, Data protection, and Go to MyPru. A small copyright notice "© Prudential 2021" is also visible.

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

Pru Home page Your documents Your details Your Adviser MyPru Your Money Out Requests Sign Out

Advice and Pension Wise

Have you had help?

We know there's a lot to consider when taking money out of your pension and it can be tricky to know where to start. To help you understand all your retirement options, we recommend speaking to your adviser or getting guidance.

Getting advice

We always recommend speaking to your adviser if you're not sure how you want to access your money. Your adviser is best placed to look at your individual circumstances and recommend what is right for you. If you don't have an adviser, you can find one at unbiased.co.uk

Getting guidance

Pension Wise is a free and impartial guidance service offered by the Government. They will provide information on a range of available pension options. You can arrange an appointment to speak to a pension specialist by calling 0800 280 8880 or visiting pensionwise.gov.uk

Has a financial adviser given you a personalised recommendation to take money out of this pension pot?

Yes No

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

Viewing Retirement Account documents

The screenshot shows the 'Your documents' page on the Pru website. The navigation menu at the top includes 'Home page', 'Your documents' (highlighted with a red box), 'Your details', 'Your Adviser', and 'MyPru'. Below the navigation is the heading 'Your documents'. There are filter and sort options: 'Filter by:' with 'All' and 'Unread' buttons, 'Type' with a dropdown set to 'All', and 'Time period' with a dropdown set to 'All'. Below that, 'Sort by' is set to 'Newest first' and 'Documents per page' is set to '10'. The text 'Showing 1-4 of 4' is displayed. A table with columns 'Name', 'Type', and 'Date' lists four documents, each with an 'Open' button.

Name	Type	Date	Action
• Open Market Options letter for age 55 Retirement Account (RET268621D)	Statements	30-Sep-2021	Open
Open Market Options letter for age 55 Retirement Account (RET268621D)	Statements	29-Jun-2021	Open
Open Market Options letter for age 55 Retirement Account (RET268621D)	Statements	14-Jan-2021	Open
Open Market Options letter for age 55 Retirement Account (RET268621D)	Statements	14-Jan-2021	Open

1 of 1

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

Pru Home page Your documents Your details **Your Adviser** MyPru Sign Out

Your adviser

Adviser details

Adviser's name

Email address

Adviser's phone number

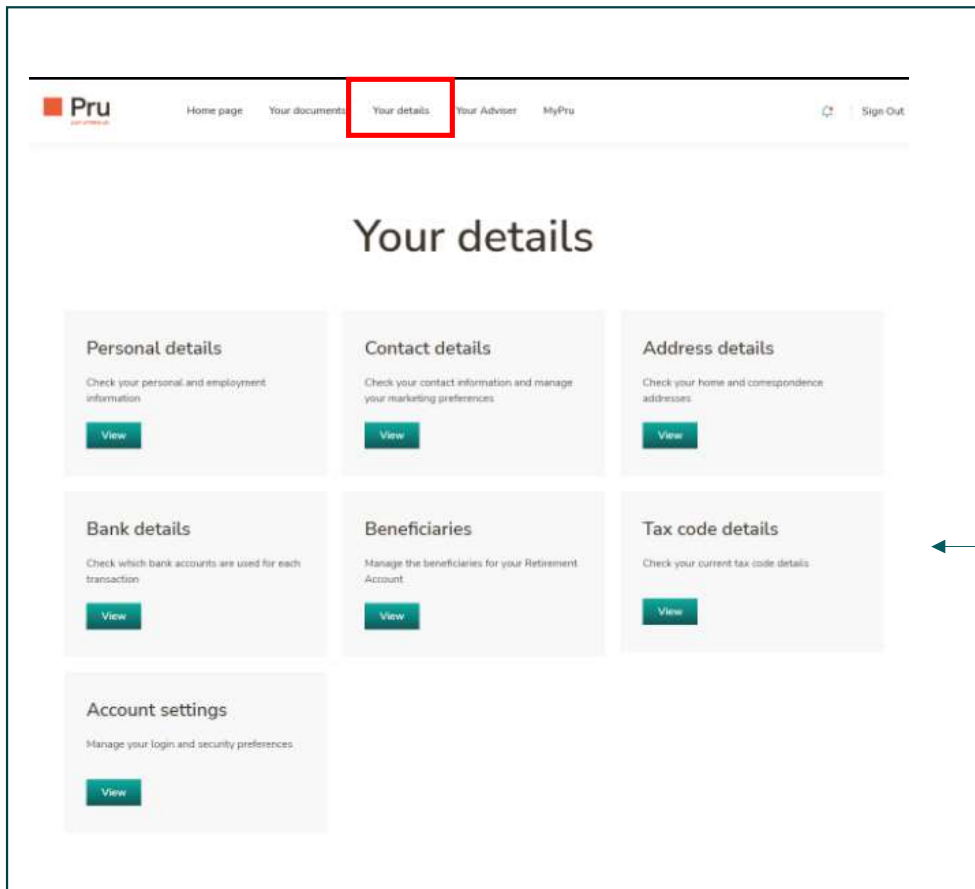
Adviser firm details

Adviser firm name	Prudential Financial & Planning Limited
Adviser firm email address	secondbest123@prudential.co.uk
Adviser firm phone number	55555 55555
Adviser firm address	Craigfurth Stirling EH7 5JD

If you need to change any of this information, just call us on **0800 640 3166**

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