

Application form for existing Flexible Retirement Plan customers to pay a single contribution into Drawdown

FY

How to fill out this form

Please use black ink and write in CAPITAL LETTERS or tick ☒ as appropriate.

Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

Please send a copy of the illustration or advise the number.

About this form

- Pay a single contribution for Drawdown only.

If you want to pay a single contribution to a Personal Pension then please use form PPPF6144.

Please return all pages of this form to:
Freepost, Prudential, Lancing BN15 8GB.

Important note

Please help us by completing the application form fully and accurately. Incorrect answers or failure to disclose any facts may influence the acceptance of this application. If you have any doubt about whether any facts would be important to us, please provide full details or seek assistance from us.

Please read the Key Features Document as this will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision.

Please also read the Fund Guide as this will provide you with full details of the funds available, their objectives, Prudential's risk rating of these funds and the charges and costs, to help you select the funds suitable for your needs.

Important Information

The PruFund Protected Funds are currently unavailable to new investments.

Copies of the plan Terms and Conditions and the completed application form are available on request.

It is a serious offence to give false information. To do so could lead to prosecution.

Please tell us the illustration number related to this application and/or supply a copy with your application form.

Illustration number

If “Other”, please state title.

You must be under age 75.

When you choose to enter Drawdown, you must select an Anticipated Annuitisation Age which is the age you intend to end your Drawdown plan and to perhaps use your remaining fund to buy an annuity.

* There are a number of possible ways you may trigger the Money Purchase Annual Allowance (MPAA) when accessing your benefits flexibly. Your pension scheme or provider will have informed you if this is the case.

For further information please speak to your Financial Adviser.

Part A – Your details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>			Full Forenames	<input type="text"/>	
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sex	Male <input type="checkbox"/>			Female <input type="checkbox"/>		
Permanent residential address	<input type="text"/>					
	<input type="text"/>					
	Postcode <input type="text"/>					
Daytime telephone number	<input type="text"/>			National Insurance number	<input type="text"/>	
Anticipated Annuitisation Age (AAA)	<input type="text"/> years			Your Anticipated Annuitisation Age must be between age 56 (58 from 6 April 2028, unless you have a protected pension age) and 99.		
Are you a Prudential Policyholder?	Yes <input type="checkbox"/>			No <input type="checkbox"/>		
Have you previously accessed benefits flexibly?*	Yes <input type="checkbox"/>			No <input type="checkbox"/>		
If Yes, please specify the date these were accessed	<input type="text"/>					

Single Contributions

Payable by	You	<input type="text"/>	(gross)	Your employer	<input type="text"/>
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If employer contributions are being made, please ensure that the employer signs the Declaration on page 15.

Part B – Eligibility details – all applicants

You must answer BOTH questions in this section.

1. Please tick one box below which best describes your current “employment” status (or the status of the person for whom this application is being made).

<input type="checkbox"/> Employed – chargeable to tax under Schedule E (P.A.Y.E.)	<input type="checkbox"/> Caring for one or more children under age 16
<input type="checkbox"/> Pensioner – chargeable to tax under Schedule E (P.A.Y.E.)	<input type="checkbox"/> Caring for a person over age 16
<input type="checkbox"/> Self-employed – chargeable to tax under Schedule D in respect of self-employment in a trade, profession or vocation or in a partnership	<input type="checkbox"/> Full-time education (over age 16)
	<input type="checkbox"/> Unemployed
	<input type="checkbox"/> Other

2. Please tick one box below which best describes your current “residential” status (or the status of the person for whom this application is being made).

Are you a UK resident?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If No, are you a Crown Servant, or married to or a civil partner of a Crown Servant?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you answered No to both of the last two questions you may not be eligible to contribute and get tax relief. You should check this with your financial adviser.

Part C – Your employment details – employees only

You can ignore this section if your employer is not contributing or sending your contributions to Prudential for you.

Name of employer

Please give a contact name and telephone number, including the area code and extension if applicable.

Name

Telephone number

Email address

Address of employer

Postcode

Part D – Investment of contributions – drawdown

We must first invest your single contribution in our Personal Pension to let us collect tax relief. Your investment will be held in the Prudential Cash Fund before being transferred internally to Drawdown.

You can choose to invest the contribution in:

- 1 Up to 20 Investment funds, including a Self-Invested (SIPP) Option
or
- 2 Drawdown Lifestyle Option

Please let us know the details of where you want your Drawdown plan to be invested opposite.

SIPP Option

Do you wish to self-invest a percentage of your contribution?

Yes ☐

No ☐

If Yes, please show the % allocation of any Self-Invested Funds in the "Investment Funds" table on the next page, along with any further fund selection.

Do you already have an existing Pru Flexible Retirement Plan with Self-Investment?

Yes ☐

No ☐

If **Yes**, please also complete Part I if you would like to change any of your existing instructions.

If **No**, please also complete Part I if you wish to Self-Invest a percentage of your contribution.

Please show the percentage investment split you want to invest in each of your chosen funds. If you have chosen the SIPP option above, please enter Self Invested Fund and the % of your contribution.

You can invest in up to 20 investment funds. Make sure that your total investments add up to 100%. Enter whole numbers, not fractions of a %.

Each PruFund Fund counts as two separate fund choices, as we will automatically add the Cash Feeder Fund or relevant PruFund Holding Account to your choice. Only one Protected PruFund Fund is allowed per plan.

If you are within 10 years of AAA you cannot choose the With-Profits Fund.

You cannot choose a PruFund Protected Fund if the remaining term to AAA is less than the minimum guarantee term available.

You can select the guarantee to match the date you reach your Anticipated Annuitisation Age, provided you will reach this age within the minimum and maximum guarantee terms available.

If the guarantee term selected ends less than 12 months before the date you reach your Anticipated Annuitisation Age, the Guarantee Date will always be set to this date except where you have selected the maximum guarantee term available.

Drawdown Lifestyle Option cannot be selected if you are aged 74 or over, or within 10 years of your AAA. Only one Lifestyle Option per plan is allowed.

Part E – Income options

Transfer to Drawdown																																															
Tax Free Cash	Max* <input type="text"/> Amount £ <input type="text"/> None <input type="text"/>																																														
Annual Income Amount (Gross)	Specific amount £ <input type="text"/>																																														
Income Frequency	Annual <input type="checkbox"/> Twice Yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/>																																														
First Payment Date	Please advise the date you wish to receive your first payment <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div>																																														
Fund Selection for income where individual fund choice made	Proportionately across all funds (including SIF if selected) Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please complete the fund selection below. <table border="1"> <thead> <tr> <th>Chosen Funds</th> <th>% to be invested</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr> <td>Total</td> <td>100%</td> </tr> </tbody> </table>	Chosen Funds	% to be invested																																											Total	100%
Chosen Funds	% to be invested																																														
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Payment details

Bank/Building Society Name

Address

Postcode

Sort code Account number

Roll number

Name(s) of Account Holder

Part F – Lump Sum Allowance

If you're taking tax-free cash as part of this application, we cannot set up your benefits until this part is completed.

To do this you should select the relevant option below:

1. If the total value of all the tax-free lump sums, including any tax-free elements of any Uncrystallised Funds Pension Lump Sum (UFPLS) cash sums you've already taken and are about to take, is **less than** the Lump Sum Allowance (£268,275), please tick this box. ☐
 2. If the total value of all the tax-free lump sums, including any tax-free elements of any UFPLS cash sums you've already taken and are about to take, is **more than** the Lump Sum Allowance (£268,275) or you think you might be close to the limit, please tick this box. ☐
- OR
3. If you have previously received a serious ill health lump sum or have primary, enhanced, fixed, or individual protection or a protected early retirement age, please tick this box. ☐

If you have ticked 2 or 3 above please discuss this with your financial adviser and then contact us.

Part G – Nomination of Beneficiary

Failure to complete this part may delay payment of death benefit.

Please let us know who you would want to receive death benefits from your plan. We are not legally bound to follow your wishes, but we will take them into account.

Beneficiary 1

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="text"/>
Surname						Full Forenames						
<input type="text"/>						<input type="text"/>						
Address												
<input type="text"/>												
<input type="text"/>												
Postcode												
Relationship to you (if any)												
<input type="text"/>												
Proportion of benefits						<input type="text"/> %						

Beneficiary 2

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="text"/>
Surname						Full Forenames						
<input type="text"/>						<input type="text"/>						
Address												
<input type="text"/>												
<input type="text"/>												
Postcode												
Relationship to you (if any)												
<input type="text"/>												
Proportion of benefits						<input type="text"/> %						

If you need more information on the allowances, you can visit our website pru.co.uk/tax

Inheritance Tax will not normally apply.

From 6 April 2015 new legislation increased the options for potential beneficiaries who can benefit from your remaining drawdown fund. Now you can nominate anyone to receive your remaining funds and we can offer them a nominee drawdown.

If you want to choose additional beneficiaries, please write the details on a separate sheet of paper, and attach it to this form.

Please make sure that the total for all your chosen beneficiaries is 100%.

If you want to change the beneficiaries at a later date, you should write to Prudential, quoting your plan number and the revised information.

This can be a complicated subject and you should seek financial advice in this area.

Part H – Single Contributions – Adviser Charging Instructions

No Adviser Charges are payable on the Personal Pension Plan. Any adviser charge instruction will be applied to the Drawdown investment after any tax free cash has been taken.

Are Adviser Charges being taken from your Drawdown plan and paid to your Adviser?

Yes ☐

No ☐

If No please go to Part I.

Adviser Charges for arranging the set up of the plan

The Adviser Charges for arranging the plan can be taken either as a fixed monetary amount, or as a percentage of the Drawdown investment after any tax free cash. Please provide details below.

% of Drawdown investment after any tax free cash

%

OR

Specified monetary amount

£

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Initial Adviser Charges on single/transfer/drawdown, the limit is 5% of the initial investment. The aggregate of all Initial Adviser Charges (and Ad hoc Adviser Charges) in relation to transfers cannot exceed £30,000 in any 12 month period.

Ongoing Adviser Charges

Ongoing Adviser Charges can be deducted from the fund either as a fixed monetary value, or a percentage of the fund value. Please enter the yearly amount and the frequency of deductions below.

% of the fund value each year

%

p.a.

OR

Specified yearly monetary amount

£

p.a.

Frequency of ongoing Adviser Charges to be deducted. (Please tick one box.)

monthly ☐

yearly ☐

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Ongoing Adviser Charges this is 1% of the fund value.

Ongoing Adviser Charges will be calculated and deducted proportionately across all insured funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude PruFund Protected Funds and/or the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other fund (excluding the Self-Invested Fund).

Please tick if you wish to exclude the PruFund Protected Fund from the deduction of Ongoing Adviser Charges.

☐

Please tick if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges.

☐

Part I – Self-invested (SIPP) option

Please complete this section if you are setting up a SIPP for the first time, or changing your existing SIPP details.

These arrangements will stay in place until you advise us in writing to the contrary. If you later give us revised instructions, they will replace any instructions supplied previously.

1. Your details

Daytime/Work telephone number

Home telephone number

Please include area code.

Mobile telephone number

Email address

2. Adviser details

Adviser's full name

Company name

Address

Postcode

Telephone number

Fax number

Please include area code.

Email address

R. I. number

VAT Registered?

Yes

No

e.g. ABC12345

If you intend to invest in unit trusts/OEICs through Cofunds via either SIPP option, your Adviser will need to be registered with Cofunds.

If your Adviser already has a Cofunds agency number, please insert here

3. Investment authority

If not, your Adviser should register now on cofunds.co.uk/web/index.aspx and we will be in touch to request the agency code on establishment of the SIPP.

If you intend to invest via Stocktrade and are giving your Adviser authority to trade on the account, please insert your Adviser's existing Stocktrade username for online dealing

We require your authority to accept investment instructions from anyone other than yourself. If you wish to authorise this, please complete the following.

Please regard this as my authority for you to act on investment instructions received from:

The adviser firm detailed above

Another party

You may select one or both of these options.

Other party's contact name

Address

Postcode

Telephone number

Fax number

Please include area code.

Email address

Any adviser charges to be paid from the Self-Invested Fund require your written consent and will be paid on receipt of an invoice from your Adviser(s). We will only pay ad-hoc charges from this fund.

Part I – Self-invested (SIPP) option – continued

4. Investment intentions

Please note, if you intend to invest in unit trusts/OEICs through Cofunds via either SIPP option, you will be bound by the Cofunds Customer Agreement. A copy of this is available on request.

Do you wish to invest in the FundSIPP option (maximum 20 funds from the Cofunds range)?

Yes

☐

No

☐

If yes, please ignore the rest of this section. Please ensure that you have completed the investment authority on page 8. Uninvested monies will be held on deposit in your SIPP bank account.

If no, please complete the rest of this section.

- i. Do you want Prudential to transact unit trust or other investment applications or instructions provided by your adviser?

Yes

☐

No

☐

Please ensure that you have completed the investment authority on page 8.

- ii. Do you want to invest in unit trusts/OEICs ?

Yes

☐

No

☐

Your adviser can place investment instructions online via the Pruadviser web portal.

- iii. Do you wish to appoint Prudential's preferred execution-only broker for share dealing (Stocktrade)?

Yes

☐

No

☐

We will open an account and provide you with details when it has been opened. The terms of the facility will be provided on request.

Please give the following information for online dealing.

Please specify who you would like to have access to this account:

☐

I wish to have sole trading access to this account

☐

I permit my Adviser to trade through this account

☐

I wish both my Adviser and myself to be able to trade through this account

Please give the following information for online trading:

☐

I wish to be able to trade through this account

☐

I wish to have view only access

Please give the following information if you have selected either of the above options

Your email address

The following information and communications will be available online via the Stocktrade web portal. Please indicate below if you also wish to receive paper copies of any of the following:

Contract notes

☐

Statements

☐

Corporate action notifications

☐

Who should Stocktrade contact with corporate actions?

You

☐

Your adviser

☐

- iv. Do you want to appoint an investment manager or broker of your choice?

Yes

☐

No

☐

Please complete the investment manager details below. This does not apply to advisers giving investment advice.

- v. Are you considering the purchase of a commercial property?

Yes

☐

No

☐

You will need to complete a property form.

Part I – Self-invested (SIPP) option – continued

We cannot guarantee that we will be able to establish an account with your chosen investment manager or broker. We will notify you if it is necessary to appoint an alternative.

5. Investment manager

You should complete this section if you wish to appoint an investment manager/broker of your choice.

Name of Investment Manager or Broker

Type of Service

Discretionary

☐

Advisory

☐

Execution-only

☐

Name of Investment Manager/Broker

Contact name

Address

Postcode

Telephone number

Fax number

Email address

Part J – Declaration by investor

As HM Revenue & Customs (HMRC) grant tax relief at source on the strength of this application you should be aware that it is a serious offence to make false statements; the penalties are severe and could lead to prosecution. Please read this section carefully before you sign and date this form.

1. New members only:

I apply for membership of the Prudential (SAL) Personal Pension Scheme. I agree to be bound by its Rules.

All new and existing members:

Please treat this form as several Applications, each in respect of an Arrangement/Plan under the Scheme.

I agree that the Scheme Administrator should decide on the number of Arrangements/Plans.

2. I declare that

a) to the best of my knowledge and belief, the details given by me in this application are true and complete and agree that the terms of this application, any other written statement by me or on my behalf to Prudential together with Prudential's Acceptance, shall form part of any relevant contracts.

b) my total contributions to all UK registered pension schemes (schemes that attract tax relief) will not exceed the higher of (i) my Relevant Earnings (broadly UK taxable earnings directly from a trade, or profession or employment) and (ii) £3,600, if my Relevant Earnings do not exceed £3,600.

c) if I cease to be a UK resident, for tax purposes or cease to be eligible for tax relief on any contribution that I am paying (because my earnings have reduced), I will write to Prudential to confirm this before the later of (i) 30 days after the change, and (ii) the 5 April at the end of the tax year when my circumstances change.

3. I confirm that if I am self employed any payments to the pension plan from the business/partnership account will be reimbursed as applicable.

4. I understand that if my employer is contributing to the plan – my contribution, if any (net of tax at the basic rate) will be deducted from my earnings after all other deductions and will be sent to Prudential along with my employer's contribution (if any) and I authorise such deduction from my earnings.

5. I understand that I can alter the terms of my plan by giving revised instructions to Prudential, in writing, and that these revisions can be either directly from me, from my employer, or from the financial adviser who arranged my plan (or from any other adviser I appoint in writing and accepted by Prudential) provided that such revisions are allowed in terms of the Rules and Plan Conditions.

Part J – Declaration by investor – continued

6. I understand that if I have chosen the SIPP option in Part D, or if I choose it in the future, I consent to Prudential and/or Curtis Banks Group:
 - accepting investment instructions from my adviser, investment manager or other party detailed in Part I of this form or in writing at a later date, until I advise you to the contrary in writing.
 - accepting investment instructions after my death from my potential beneficiaries and/or personal representatives.
 - making investment decisions and/or selling assets without my consent according to the Terms and Conditions of my plan(s).
7. Where I have chosen the SIPP option in Part D, or if I choose it in the future, I consent to Prudential and Curtis Banks Group disclosing information regarding my Self-Invested Fund (SIF), including personal data (as defined in General Data Protection Regulations 2018) and information relevant to my SIF:
 - a) to any person anywhere in the world in the proper performance of their obligations under my plan's Term and Conditions, including any manager, any company within the Curtis Banks Group and any of their agents, delegates, counterparties and advisers; or
 - b) to any member of the Curtis Banks Group to whom liabilities under my plan(s) are reinsured in accordance with my plan(s) Terms and Conditions; or
 - c) as required by law or any competent authority; or
 - d) to any person Prudential or Curtis Banks Group reasonably believe to be my agent. Prudential or Curtis Banks Group may disclose such information orally, in writing (including by email) or via secure internet portal.
8. I understand if I select the SIPP option in Part D for all or some of my payment, and purchase any assets within the first 30 days that are either non publicly quoted or not readily realisable, then I automatically waive the right to cancel the self invested part of the plan.
9. Where my employer has agreed to arrange contributions to my plan I consent to:
 - a) Prudential giving my employer information about my plan.
 - b) Prudential getting more information, and I consent to the giving of such information, as may be necessary for the installation and administration of my plan.
10. I agree that Prudential may change the terms of the contract later if I have given incomplete or inaccurate information in this application.
11. I understand and agree that:
 - a) I may alter the amounts, and frequency, of the Drawdown payments by giving revised instructions, in writing or otherwise, in a manner acceptable to Prudential provided that such payments are made only to the bank or building society account detailed in Part E of this application (or to any replacement account which I subsequently confirm in writing to Prudential);
 - b) I cannot pay or transfer any further monies into any existing Drawdown Plan and any new monies will be invested in a new Plan or Plans;
 - c) Prudential may adjust Drawdown payments at any time in the future if this is necessary to comply with HMRC rules;
 - d) Prudential shall be fully discharged of any liability for payments made in accordance with this application and any subsequent alterations to the instructions detailed on this form;
 - e) I will write to Prudential to inform them if I flexibly access my benefits and the date I have done this within 91 days of the event occurring.
12. I understand where I have chosen to take income that I am responsible for ensuring there is sufficient cash in addition to the minimum bank account balance to pay the income I require where that income is to be taken, in whole or in part, from the Self Invested Fund.
13. I understand that I am responsible for any tax charges on unauthorised payments if the information that I have given is not complete and correct.
14. I declare that I have no intention of "recycling" any tax-free cash lump sum detailed in this form (i.e. investing the tax-free cash in another pension contract in a way that would breach HMRC rules).
15. I undertake to advise Prudential if the information completed in Part F in relation to Lump Sum Allowance changes between the date I submit my application and when terms and conditions are issued.
16. I understand that I will be issued with a Personal Pension Plan and a Drawdown Plan. Should I cancel the Personal Pension Plan I will also have to cancel the Drawdown Plan.
17. If I have chosen to invest in unit trusts/OEICs through Cofunds via either SIPP option in Part I, I agree to be bound by the Cofunds Customer Agreement.
18. I consent to Prudential providing the Financial Adviser detailed in this Application Form, information on all my Prudential Individual Pension Plans [including group arrangements]. This authority is valid until it is cancelled, in writing, by me, or by submission of future applications.

Part J – Declaration by investor – continued

19. I authorise Prudential to act upon my instructions regarding the facilitation of Adviser Charges (the "Adviser Charge Instruction") whether specified here now or elsewhere at any time in future. I also understand that Prudential shall not be required to carry out such instructions (including any permitted by my adviser firm) where they conflict with any applicable law or regulation and/or where they are inconsistent with Prudential's Adviser Charge administration capability.
20. I understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my adviser firm, Prudential will only facilitate payment in accordance with my Adviser Charge Instruction.
21. I confirm that the Adviser Charge specified in my Adviser Charge Instruction is inclusive of any VAT at the prevailing rate from time to time.
22. I understand that if the level of VAT applicable within the Adviser Charge changes (**including where previously VAT free Adviser Charges become subject to VAT**) Prudential will only alter my Adviser Charge following a new Adviser Charge Instruction or instruction from my adviser firm which sets out the new level of charges to be deducted.
23. I understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.
24. I agree that the Adviser Charge may be reduced or stopped by Prudential or my adviser firm without my explicit authority.
25. I agree that where my adviser firm arranges for the services I have agreed with them to be provided by another adviser firm, I authorise Prudential to amend my Adviser Charge Instructions to pay the Adviser Charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential's Adviser Charge administration capability.
26. I confirm that I have discussed with my financial adviser the tax implications of having my Adviser Charge deducted from the Plan.
- I understand that any Adviser Charge not paid in line with HMRC rules will result in unauthorised payments and tax charges for which I will be liable.
- I confirm that:
- (i) my Adviser Charges arise from genuinely commercial remuneration arrangements between myself and my adviser which are appropriate to the advice and service my adviser provides me in relation to my registered pension scheme(s);
 - (ii) any Set-up Adviser Charges are solely in respect of the initial advice to set up this pension plan(s)/ these pension plan(s);

- (iii) where I have selected Ongoing Adviser Charges I am receiving ongoing pensions advice and/or a service from my adviser in relation to my registered pension scheme(s).

I understand that Ongoing Adviser Charges must stop if I cease to receive ongoing pension scheme advice and/or service(s) from my adviser in relation to my registered pension scheme(s) and that I must inform Prudential prior to the occurrence of such event.

If any Adviser Charges are overpaid to my adviser I understand that I must ensure that the overpayment is returned to my pension scheme. In the event that an overpayment is not returned to my pension scheme I understand that I will be liable for any tax consequences that may arise from the breach of any UK tax legislation.

I understand that Adviser Charges deducted from my pension plan(s) will have an impact on the benefits payable from such plan(s).

I understand that any Set-up Adviser Charge will be paid after the designation of my funds as available for the payment of my drawdown pension.

How we use your personal information

We, Prudential UK (part of M&G plc), 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 plc 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
- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (see Part B for more)

Part J – Declaration by investor – continued

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

Additionally, from time to time, Prudential UK and M&G plc 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: **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 Wealth Advice Limited as appropriate.

M&G plc 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.

Part J – Declaration by investor – continued

Please confirm if you have received free, impartial guidance from Pension Wise – the Government guidance service from MoneyHelper.

Yes, I have used Pension Wise, the Government guidance service from MoneyHelper.

☐

No, I have not used Pension Wise, the Government guidance service from MoneyHelper.

☐

For your own benefit and protection, you need to read carefully the documentation provided before signing and returning this form. You should also read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask us for further information.

Signature of Investor

Date

D	D	M	M	Y	Y	Y	Y
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Prudential As Administrator Agrees To Administer The Prudential Sal/M&G Personal Pension Scheme As Required By The Rules Of The Scheme.

Part K – Declaration by employer

To be completed only if the employer is contributing to the plan or paying contributions on the applicant's behalf.

1. We, as employer of the employee making this application, confirm our agreement to pay the contribution in accordance with this application to provide benefits in respect of the said individual.

2. We agree, having been so authorised by the employee, to deduct from payments of salary or wages, after all other deduction, his or her contribution, if any, net of tax relief at the basic rate in force at the time the contribution is paid to Prudential. We undertake to hold such contribution as agent for the said employee and, as agent, to pay these contributions together with our own contribution, if any, in accordance with this application to Prudential.

3. We will ensure that any employee contribution is paid to Prudential before the 19th of the month following deductions, if any, from the employee's pay (to meet the legislative "contribution monitoring" rules).

4. These agreements shall cease to operate if the employee leaves our employment or on such earlier date as we may decide. In either case, we will write to Prudential and the individual accordingly.

Signed for and on behalf of the employer

Date

D	D	M	M	Y	Y	Y	Y
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For completion by financial adviser – other essential information – all sections should be completed

1. Your FCA number (Registered Individuals)

R.I. number

or
e.g. A B C 1 2 3 4 5

Registered Individual's Forename

and

Registered Individual's Surname

I confirm that I have provided advice in connection with this application

☐

We will not process applications where advice has not been provided.

2. Your Agency details

Your Prudential (SAL) Agency Number or

Agency Name and Address Stamp

e.g. 1 2 3 4 5 X

3. Your Customer Reference Number (if any)

4. Routing instructions

You should ignore this section if the investor already has a plan – as your previous routing instructions will be followed. (Note: the Investor must always get the original certificate even where this is initially sent via someone else.)

Certificate of Membership to:

☐ Investor
☐ You
☐ Special destination*

Copy Certificate to:

☐ Investor
☐ You
☐ Special destination*

* Special destination – name

Address

Postcode

For completion by financial adviser – other essential information – all sections should be completed

Use of this address must have been authorised by the investor, to maintain client confidentiality.

Signature

Position in firm

Name in block capitals

Date

D

D

M

M

Y

Y

Y

Y

For Prudential use only

Cheque Acknowledgement Number

Date Stamp

Cheque Amount

£

SD Agreed by

AMC adj

%

AM

AOI

