

Application 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.

Your Fund Guide is available at pru.co.uk/funds/guides/ or on request.

About this form

This form should be used if you are applying to join the Prudential Personal Pension or if further payments are to be made from another source e.g. your employer or you if your employer is already paying. If at any time you need to ask us a question when filling in your application form please call our dedicated customer service team on **0345 640 2000** between 8am and 6pm Monday to Friday. 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.

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 note, there may be restrictions if you wish to invest your payment(s) into unit-linked funds – please see Part 3 for more details.

Please also read your 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.

Remember to complete the Direct Debit form in order to set up monthly payments from your Bank or Building Society Account, if required.

Please return **all** of this form in the enclosed reply paid envelope to:

FREEPOST, Prudential, Lancing BN15 8GB.

Was advice given? Yes No

Part 1 – About you

Your Prudential Personal Pension Plan number

Title Mr Mrs Miss Ms Dr Other

Surname

Full Forename(s)

Date of birth

D	D	M	M	Y	Y	Y	Y
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Permanent residential address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

Please make sure you include your postcode, as we are unable to process this application without it.

Part 1 – About you – continued

Home telephone number

Work/mobile telephone number

Best time to call

National Insurance number

If you are joining the scheme for the first time, how many years do you want your plan to run for?

Marital status

Single

Married

Civil partner

Widowed

Divorced

Other

Gender

Male

Female

Are you:

Employed

Self employed

Other

If you ticked the "other" box, are you:

Caring for one or more children aged under 16

Unemployed

Caring for a person aged 16 or over

Retired

In full-time education

Other

If you are employed or self employed what is your occupation?

If you are employed, what is your employer's name?

What is your employer's address

Postcode

Have you previously accessed benefits flexibly?*

Yes

No

If Yes, please specify the date these were accessed.

Your pension can be taken at any age between your 55th birthday (57th birthday from 6 April 2028) and your 75th birthday. Your plan has to run over an exact number of years.

* 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 2 – How much do you want to pay in?

Regular payments by you

How much do you want to pay each month? £ a month (net)*

*Prudential will claim basic rate tax relief from HM Revenue & Customs (the Revenue) for you and add this to the amount you want to pay. For example, if you want to pay £80 net, Prudential will claim £20 from the Revenue (assuming a basic rate tax of 20%) making your total investment £100 gross.

In the event of a tax rate change, the amount you pay will alter and the gross investment will stay the same.

If you earn above the basic tax rate any additional tax relief can be claimed through your tax assessment. The pension you receive at retirement will be taxed as earned income.

Normally payments to the plan will be deducted from your payroll and sent to us by your employer by our cheque and list facility. Your employer will need to complete a Record of Payment Due (RPD). Please ask them to contact customer services on 0345 640 2000 between 8am and 6pm Monday to Friday if they are unsure how to proceed. We might record your call for training and quality purposes.

Alternatively you can have your own payments paid from your bank account using a Direct Debit. Please tick if you would like payments to be made by Direct Debit (don't forget to complete the Direct Debit instruction at the end of the form).

If you choose to pay by Direct Debit would you like your monthly payment to increase automatically by 5% each year? Yes No

Prudential will start these payment at the next available date.

Regular payments from your employer

Will your employer be paying into your plan? Yes No

How much will they be paying? £ monthly by cheque and list†

† **What is cheque and list?** An invoice detailing the payments due for the appropriate month. This will be issued to your employer in advance of the date the payment is due to be paid. Your employer should send this amount on to us.

Lump sum payments

How much is the single lump sum payment you and/or your employer want to make?

You £

Your employer £

Please make the cheque payable to “The Prudential Assurance Co Ltd”

Bank/building society counter cheque/money order: the bank/building society should include reference to the name of the account from which the funds have been withdrawn when completing the name of the payee on the cheque/money order. For example, pay... The Prudential Assurance Company Ltd – Re: Your name.

Selecting your retirement date for your top up contributions

Normally, you can start receiving your pension benefits at any age between ages 55 (57 from 6 April 2028) and 75.

When you first joined the plan, you chose the year in which you would like to retire and start receiving your pension benefits. However, you may not want the same retirement year to apply to your further payments from another source. If you would like to choose a different retirement year for these payments, then please advise us of this by filling in the boxes below.

If you don't want to change your retirement year then please leave the following blank.

Retirement year for the new payments (if different)

This should be at least five years from this year for regular payments and one year for lump sum payments.

Part 3 – Where do you want your money to be invested?

Please tell us where you would like your payments to be invested. Provided you are already investing regular payments into one or more of our unit linked funds, then you can invest your new regular payment into any of our unit linked funds. The same applies to lump sum payments – provided you are already invested in one or more of the unit linked funds, then you can invest your new lump sum into any of our unit linked funds. Investments into with-profits are treated differently – please see below.

With-profits

Regular payments can be invested in the Prudential With-Profits Fund if (1) you have more than five years until your selected retirement date or (2) you have less than five years to your selected retirement date and you already have regular payments invested in the fund and the retirement date is to be the same. If you have less than five years to your selected retirement date and are not invested in the Prudential With-Profits Fund then we will invest your regular payments in the Prudential Cash Fund.

If you do not tell us where to invest your payment(s) then they will be invested in the Prudential With-Profits Fund or the Prudential Cash fund as described above.

If you would like further information on funds please refer to your Fund Guide.

Please note that payments made by cheque and list or direct credit can only be invested in our With-Profits Fund.

Chosen funds(s)	Regular contributions	Single contribution
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
Total	100%	100%

A Market Value Reduction may be applied on exit from the With-Profits Fund this may have the effect of reducing your fund value. For further information on this, please refer to your Key Features Document. If you require more information on the funds available for investment, please refer to your Fund Guide.

Does this choice of funds relate to:

A All future contributions

B Your total investment

If you do not tell us, then this will only apply to future contributions.

Alternatively, you can choose one of our Lifestyle options. This means that we will automatically switch your investments into more secure funds as you approach your selected retirement date.

Please choose which Lifestyle option you would like (if you would like further information, please refer to your Fund Guide):

Lifetime Investment Profile targeting **retirement options**

Lifetime Investment Profile targeting **an annuity**

Lifetime Investment Profile targeting **100% cash**

Lifetime Investment Profile targeting **drawdown**

Part 4 – Protecting your pension payments

If you joined the plan before 6 April 2001 and are aged under 59 at the date of this application, you can choose to protect your pension payments in case you have an accident or become too sick to work.

Only complete this section if:

There is already payment protection on the pension plan and you would like to continue with this option for your further payments to be made from another source e.g. your employer, or you if your employer is already paying, or you would like to add payment protection to all your monthly pension payment.

Please note – there is a charge for payment protection. If your payments are currently protected and you do not tick the yes box, payment protection will be removed from all your payments.

Would you like to include payment protection on your monthly pension payments? Yes No

Your occupation

1. What is your Occupation?

Business/Industry

Self-employed Yes No

2. Does your occupation involve any form of manual or physical activity (including, but not limited to, lifting and carrying or the need to work on your feet for long periods)?

If yes, please detail the main manual or physical tasks you do, starting with the task you do the most and specify the percentage of your day doing this task.

Task	% of day
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

3. Does your occupation involve any work at heights at over 40 feet, underground or underwater, or driving more than 18,000 miles per annum?

If yes, please give full details i.e. maximum height/depth at which you work, whether explosives are used, annual mileage etc.

4. Does your occupation involve working with any form of machinery or tools?

If yes, please give full details i.e. type of machinery/tools and percentage of day spent using machinery/tools.

Part 4 – Protecting your pension payments – continued

Failure to answer the questions honestly and with reasonable care may result in your claim being rejected or not paid in full.

Please do not assume that we will contact or obtain a report from your doctor.

Health questions

Important Information For investors Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't a claim may be rejected or not fully paid or your policy may be cancelled. Please answer all questions as failure to do so may mean that your application will be delayed as we will have to contact you for the missing answers. Please do not assume that we will contact or obtain a report from your doctor.

If someone else fills this form in for you (for example, your Financial Adviser), please check that all the details are correct before you sign the declaration. You are responsible for all the answers you or your Financial Adviser provide on this application.

If you make a mistake please cross it out, put in the correct word or words and initial next to the correction.

If you would prefer you may complete the health questions in private and send them direct to our Chief Medical Officer. Please indicate on this form if you have done so.

It is very important that you tell us if there is a change between completion of this form and your pension restarting to any of the information given in the answers to these questions.

1. What is your height? ft ft What is your weight? ft ft

2. Have you attended or been advised to attend any doctor, osteopath, chiropractor, acupuncturist, physiotherapist, consultant, hospital or clinic for any form of advice, operation, treatment or tests within the last 5 years or are you subject to regular medical review or receiving any medical treatment or attention? (Colds, influenza, minor injury and routine pregnancy consultations may be excluded.)

Yes No

3. Have you ever suffered from back or neck discomfort or joint problems or have you ever had any illness or injury requiring more than two weeks off work?

Yes No

If you answered yes to question 2 or 3 then please give us full details of your condition here. Please tell us the name of your condition, the frequency and type of symptoms you have or have had, please also tell us what treatment you've received and what investigations you've had and any time off work as a result of your condition. Please continue on a separate sheet if necessary.

Part 4 – Protecting your pension payments – continued

Failure to answer the questions honestly and with reasonable care may result in your claim being rejected or not paid in full.

Please do not assume that we will contact or obtain a report from your doctor.

4. Have you ever tested positive for HIV/AIDS, hepatitis B or C or are you awaiting the results of such a test? Note: if the result is negative, the fact of having an HIV test will not, of itself, have any effect on your acceptance terms for insurance.

Yes

No

If yes, please give full details including the name of the condition and date test was carried out.

5. Do you, or do you intend to, participate in any sport or pastime that involves any additional risk of accident such as, but not limited to motor/motor cycle sports, mountaineering, underwater activities, private flying or hang gliding?

Yes

No

If yes, please give full details including number of events or hours you undertake per annum

Part 4 – Protecting your pension payments – continued

6. Please tell us the name and address of your doctor

Doctor's name

Permanent/residential address

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Postcode

Doctor's telephone number (including STD code)

How long has he/she been your doctor

yrs

Part 5 – Please read and sign this

For your own benefit and protection, you need to read carefully the documentation provided before signing this form. You also need to 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.

The completed form will act as an application for tax relief on your payments and some of the information is required for income tax purposes. If you give false information HM Revenue & Customs may prosecute you. Please note that the payment instruction forms part of the application. An incorrectly completed payment instruction may require us to return your application, which could have an adverse affect on the initial purchase price of your investment and/or reject your application.

I apply to join the Prudential Personal Pension Plan and declare that:

- I am a resident, or usually a resident in the United Kingdom, or I am a Crown servant or the spouse or civil partner of a Crown Servant.
- I agree to be bound by the plan's terms and conditions (as amended from time to time by Prudential).
- I acknowledge that the plan and its arrangement(s) is a UK registered pension scheme.
- I agree in accordance with legislation to disclose my state pension details to Prudential or its appointed agents.

I understand and agree that:

- This application and each benefit proposed are subject to acceptance in writing by Prudential.
- Plan benefits are subject to the requirements of the law, and as such cannot be assigned or surrendered and do not have any value for the purpose of a loan.
- The earliest date that any payments from whatever source will be applied to secure Pension Benefit is the date of receipt of such payments at Prudential.
- If my scheme is being used for qualification purposes under the 'Better Workplace Pensions' initiative, the total charges for life cover and/or waiver will be in addition to the 0.75% charge cap.

I declare that:

- I have taken reasonable care to answer the questions honestly and to the best of my knowledge. I understand a claim may not be paid in full or may be rejected or my policy cancelled if I have not.
- The terms of this application, together with Prudential's acceptance, shall form part of any relevant contracts.

- 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, profession or employment) or
 - (ii) £3,600, if my Relevant Earnings do not exceed £3,600 gross (including tax relief).
- If I cease to be a UK resident for tax purposes or cease to be eligible for tax relief on any contributions 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.

How we use your personal information

We, Prudential UK (part of M&G plc), may receive your personal information from the trustees of a pension scheme, your employer, or other financial services organisations (known as a Data Provider) and/or direct from you. Regardless of where we obtain such information from, we take the privacy and protection of your personal information seriously. We own the personal information we hold about you and decide what happens to it. This makes us a Data Controller in respect of the personal information. You should note that the Data Provider will also be a data controller in respect of the personal information they hold about you.

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 which we receive from a Data Provider or any other personal information you provide directly to us. For example, this may include 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 for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations under any contracts or policies 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)
- 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. To the extent that your personal information is provided to us by a Data Provider and we need your consent to use your personal information for the purposes described above, the Data Provider is responsible for providing the consent to us.

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.

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

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.

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, a Data Provider may from time to time provide this to us. In such circumstances the Data Provider is responsible for obtaining any explicit consent necessary for us to process this kind of personal information. Alternatively, if you provide sensitive personal information to us, 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.

As set out at the start of this notice, a Data Provider is also a Data Controller in respect of your personal information and you are likely to have similar rights in respect of the personal information held by a Data Provider.

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

Part 5 – Please read and sign this – continued

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 and Prudential Pensions Limited, as appropriate.

M&G plc means any affiliates of Prudential UK (including, Prudential Distribution Limited, Prudential International Assurance plc, Prudential Plc, PGDS

(UK ONE) Limited, Prudential Life Time Mortgages Limited, M&G Global Services Private Limited, M&G Investments Group, M&G Wealth Advice Limited 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.

To the best of my knowledge the information given on this form is accurate and correct.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Prudential, as scheme administrator, agrees to administer the plan in accordance with the plan's terms and conditions as amended from time to time. A copy of this completed application form and the current version of the plan's terms and conditions are available on request.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Prudential will notify you at least 5 working days in advance of your account being debited or as otherwise agreed. If you request Prudential to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Prudential or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Prudential asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Please fill in the whole form

1. Name and full postal address of your bank or building society branch

To: The Manager

Address
Postcode

2. Name(s) of account holder(s)

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3. Branch sort code (from the top right hand corner of your cheque)

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Service User number (official use only)

9	4	0	3	3	7
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4. Bank or building society account number

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5. Prudential's reference number

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6. Instructions to your bank or building society. Please pay Prudential Direct Debits from the account detailed on this instruction, subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this Instruction may remain with the Service User mentioned above and if so, details will be passed electronically to my bank or building society.

Signatures

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Date signed

D	D	M	M	Y	Y	Y	Y
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Please post this application form in the reply-paid envelope as soon as you've filled it in

1. Please check that you have filled in all the sections you need to fill in. Also make sure that you send us the items alongside. We will of course return these to you.
2. If this is a new application, remember to send us your birth certificate.
3. Remember, if you have changed your name through marriage or civil partnership, we will also need to see your marriage or civil partnership certificate.
4. Post the whole form to Prudential in the reply-paid envelope supplied. We pay the postage so you don't need to find a stamp.

If at any time you need to ask us a question about this application form you can call our dedicated customer service team between 8am and 6pm Monday to Friday on **0345 640 2000**. We might record your call for training and quality purposes.

The Direct Debit Guarantee



pru.co.uk

'Prudential' is a trading name of The Prudential Assurance Company Limited which is registered in England and Wales. Registered office at 10 Fenchurch Avenue, London EC3M 5AG. Registered number 15454. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.