

Application to top up

T86GPP

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.

Your Fund Guide is available at www.mandg.com/dam/pru/shared/documents/en/invb6572.pdf or on request.

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

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.

About this form

If at any time you need to ask us a question when filling in your application form please call us on **0345 600 0754** between 9am to 5pm Monday to Friday.

Calls may be monitored or recorded for quality and security purposes.

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

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.

Please note, there may be restrictions if you wish to invest your payment(s) into unit-linked funds – please see Part 4 for more details.

To be completed by employees. All boxes must be completed or your application to join may be delayed.

Part 1 – About you

Your plan number

Title Mr Mrs Miss Ms Other

Full forenames Surname

Date of birth

Permanent/Residential address

 Postcode

Home telephone number Work telephone number

E-mail address

Please let us know the best place and time to call you should we need to:
 Work Home Best time to call AM PM

Have you previously accessed benefits flexibly? Yes No

If Yes, please specify the date these were accessed.

Part 2 – About what you do

Please tick

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 (please specify)

(a) If employed or self employed what is your occupation?

Business/Industry

Self-employed? Yes No

Your employer's name

Your employer's address

Postcode

Part 2 – About what you do – continued

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

Please only complete the following questions if:

You already have Payment Protection and would like to continue with this option for your increased monthly pension payments.

- (b) 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)? Yes No

If you answered "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 spent doing this task.

Task	% of day

- (c) Does your occupation involve any work at heights over 40 feet, underground or underwater, or driving more than 18,000 miles each year? Yes No

If you answered "Yes", please give full details i.e. maximum height at which you work, whether explosives are used, annual mileage etc.

- (d) Does your occupation involve working with any form of machinery or tools? Yes No

If you answered "Yes", please give full details i.e. type of machinery/tools and percentage of day spent using machinery/tools.

Part 3 – How much do you want to pay in?

Regular payments by You

How much extra do you want to pay?

£

a month (net)*

Your existing method of payment will apply to this increase.

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

If you pay tax above the basic rate, any tax relief can be claimed through your tax assessment at the end of the tax year.

If you currently pay via your employer, would you like your monthly payment to increase in line with your salary reviews?

Yes

No

This option is not available for payments that are invested in unit-linked funds.

If you currently pay by Direct Debit, would you like your total monthly payment to increase automatically by 5% each year?

Yes

No

Please note: If your payments already increase automatically each year, then by ticking “**Yes**”, the increase will be applied to the whole amount that you pay into the plan, not just this increase. Similarly if your payments already increase automatically each year, and you tick “**No**”, then this option will be removed from the **total** amount of payments, not just the increase.

Prudential will start these payments at the next available date.

* 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, Prudential will claim £20 from the Revenue (assuming a basic rate tax of 20%) making your total investment of £100. Pension income will be taxed as earned income.

Tax relief depends on individual circumstances and could change in the future.

Part 3 – How much do you want to pay in? – continued

Regular payments from your employer

Will your employer be paying into your plan?

Yes

No

How much will they be paying?

£

monthly by Cheque & List*

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, Prudential Assurance Company Ltd – Re: Your name.

Selecting your retirement date

The government currently allows people to start taking their benefits from the age of 55 (57 from 6 April 2028), even if you are still working. You may be able to start taking your benefits earlier if you're in ill health. Under the terms of this contract you are currently required to take your benefits by age 75.

When you first joined the plan, you chose the year in which you would like to start receiving your pension benefits. However, you may not want the same retirement year to apply to your increased payments. If you would like to choose a different retirement year for the increased payments, then please complete the boxes below.

Please note that if you do select a retirement date now, this is not binding.

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

Yes, I would like my retirement year for my increased payments to be changed to:

2	0	Y	Y
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This should be at least five years from this year for regular payments and one year for lump sum payments.

* Cheque and List is 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 then send this amount on to us.

Please see your Key Features Document for further information on contribution limits.

Part 4 – Where do you want your money to be invested?

Please tell us where you would like this increase/your payments to be invested. You can only choose to invest your regular payment in any of the unit-linked funds if you are currently investing regular payments into one or more of these funds. You can only choose to invest your lump sum payment into any of the unit-linked funds if you have previously invested into one or more of these funds.

If you do not tell us we will invest in With-Profits, if you have more than five years until your Selected Retirement Date.

Please note that payments made by Cheque and List or Direct Credit can only be invested in our With-Profits Fund. Payments made by Direct Debit can be invested in any funds. If you don't tell us we'll invest a lump sum payment in With-Profits. Any extra regular payment must have at least 5 years until your selected retirement date. If there are less than 5 years to your selected retirement date this can be invested in With-Profits provided:

- a) this is given the same selected retirement date as your existing regular payments and
- b) your existing regular payments are already invested in With-Profits

Chosen Funds	Regular Contributions	Single Contribution
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
Total	100%	100%

Do you want these instructions to apply only to your top-up or to your total investment?

A. Top-up only B. Your total investment

If you do not tell us, then this will only apply to the top-up amount.

Alternatively, if you have a unit-linked investment, you can choose one of our lifestyle options. Please note that this is **not** an option for with-profits investments. This means that we will automatically switch your investments into funds with lower risk profiles as you approach your Selected Retirement Date.

Please choose which lifestyle option you would like.

Lifetime Investment Profile targeting retirement options Lifetime Investment Profile targeting an annuity

Lifetime Investment Profile targeting 100% cash Lifetime Investment Profile targeting drawdown

Was advice given? Yes No

If your employer is using your scheme for auto-enrolment or qualification purposes under the 'Better Workplace Pensions' initiative, it will have a default arrangement. If you have not made an alternative investment choice from the investment funds available for your scheme we will automatically direct your money into this arrangement. This default arrangement does not represent a recommendation on behalf of Prudential. There may be higher or lower charges and costs for other funds available. For more information on our range of funds please visit our funds library which can be found at www.pru.co.uk. Details of this default arrangement are included in the fund guide for your plan.

Part 5 – 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:

You already have Payment Protection and would like to continue with this option for your increased monthly pension payments or you would like to add Payment Protection to all your monthly pension payment.

Would you like to include Payment Protection on your monthly pension payments? Yes No

Please note: If your payments are currently protected and you do not tick the “Yes” box, Payment Protection will be removed from all your payments.

Part 5 – 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

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you do not 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 in this form 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 the correct word or words and initial next to the correction. If you would prefer, you may complete the medical questions in private and return the health section 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 starting to any of the information given in the answers to these questions.

If you do not your plan may be cancelled and any claim may not be paid.

1. Have you attended or been advised to attend any doctor, osteopath, chiropractor, physiotherapist, consultant, hospital or clinic for any form of advice, operation, treatment or tests within the last five 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

If you answered "Yes", please give details in the box below, continuing on a separate piece of paper if more space is needed.

Treatment/medication (name/dosage). Part(s) of body affected. Nature and frequency of symptoms (with dates):

2. 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", please give details in the box below, continuing on a separate piece of paper if more space is needed.

Treatment/medication (name/dosage). Part(s) of body affected. Nature and frequency of symptoms (with dates):

Part 5 – 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

3. 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 you answered "Yes" please give full details, including the name of the condition and date test was carried out.

4. 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/motorcycle sports, mountaineering, underwater activities, private flying or hang gliding?

Yes No

If you answered "Yes", please give full details including number of events or hours you undertake every year.

5. What is your height?

ft in

or

m cm

What is your weight?

st lbs

or

kgs

Part 6 – Declaration

This application will be used 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 the Revenue may prosecute you.

Please note that the payment forms part of the application. An incorrectly completed payment instruction may require us to return your application, which could have an adverse effect on the initial purchase price of your investment and/or reject your application.

- I am resident, or usually resident in the United Kingdom or, I am a Crown Servant working overseas or my spouse/civil partner is a Crown Servant serving overseas.
- To the best of my knowledge the information given on this form is accurate and correct.

I understand and agree that:

- this application for membership and each benefit proposed are subject to acceptance in writing by Prudential.
- plan benefits are subject to the requirements of the law. Plan benefits 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 agree to inform Prudential in writing if:

- I cease being a U.K. resident.

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 the Social Security (Disclosure of State Pension Information) Regulations 2000 to the Department for Work and Pensions (formerly the DSS) disclosing my state pension details to Prudential or its appointed agents.

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.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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I agree that the terms of this application, together with Prudential's acceptance shall form part of any relevant contracts.

I declare that:

- 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 may be cancelled if I have not.
- 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

For a copy of our latest Data Protection Notice, please visit pru.co.uk/mydata. This details how and why we use your personal information (including any sensitive personal information), who we may share it with and your rights around your personal information. Alternatively, you can request a hard copy to be sent to you by writing to The Data Protection Officer, Customer Service Centre, Lancing BN15 8GB.

Please note that 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.

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 is available on request.



Please fill in the whole form

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Name(s) of account holder

Bank or Building Society account number

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

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Instruction to your bank to pay direct debits

Service User Number (SUN)

9	4	0	3	3	7
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Instruction 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 Originator mentioned above and if so, details will be passed electronically to my Bank or Building Society.

Signature(s)

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Date

D	D	M	M	Y	Y	Y	Y
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Prudential's reference number

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This guarantee should be detached and retained by the Payer.

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 that 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.

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.

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The Direct Debit guarantee