

Flexible Investment Plan – additional investment application form

How to fill out this form

Please use black ink and CAPITAL LETTERS or tick as necessary.

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

Some information before you start

Your financial adviser can apply online at pruadviser.co.uk or once completed can send this form by email at contact.us@prudential.co.uk The Signatureless Declaration form will also need to be sent with the application. Alternatively, you can post it to us at: **Freepost, Prudential, Lancing BN15 8GB.**

Questions about this form?

Please speak with your financial adviser in the first instance.

Trustees – Trust Registration Service (TRS) requirements

By completing this form it means that you must comply with the requirements under the Trust Registration Service (TRS).

Before you start to complete the process, we recommend that you read this guide which will help you understand what is required: mandg.com/pru/adviser/trs

- **IMPORTANT: We will only be able to action your request when we have a complete and accurate Proof of Registration of the trust or the exemption reason, otherwise we will not be able to proceed further with your request and may face a delay in investing your funds.**
- A copy of the Proof of Registration document dated within the last 30 days will need to be sent to us along with this form unless there is an exemption or there has been no change to the trust since you last provided a valid proof of registration document.
- All details of the trust on the TRS (such as trustees, beneficiary classes and named beneficiaries) must match what's held on the trust document.

If you need more general information, further details can be found at gov.uk/guidance/register-a-trust-as-a-trustee

Adviser notes

If you are an adviser and have any questions about this form, please call our Adviser Centre on **0808 234 0808**. Lines are open Monday to Friday between 8.30am and 6.00pm. You can find more information on our products and services at pruadviser.co.uk

Please remember to complete the application checklist on Page 9, before returning this form.

Section 1 – Details of your investment

Please complete one form for each plan (up to 20 separate policies) to which an additional investment is to be made.

Plan holder name

Existing plan number

I/We wish to make an additional investment of

£

to be divided equally between all the identical policies, numbers commencing in my plan

Minimum investment £5,000; maximum investment £500,000 per bond (including all previous investments)

Section 1 – Details of your investment – continued

How to pay

Please select your payment method (select one);

BACS or bank transfer

Cheque

Prudential bank details:

Bank name: HSBC

Sort code: 40-02-50

Account number: 51015419

Account name: Prudential Assurance Company LTD –
400250-51015419

If the cheque isn't drawn on your personal account we may ask for proof that the money belongs to you.

Please make cheques payable to: The Prudential Assurance Company Limited.

All bank/building society "counter" cheques must include reference to the name of the account from which the funds have been withdrawn. For example, "The Prudential Assurance Company Ltd – Re: Your name".

An incorrectly completed cheque may require us to return your cheque which could affect the initial purchase price of your investment.

Please note cheques drawn from business accounts aren't acceptable for personal investments.

For plans started before 25 April 2005

No early cash-in charges will apply to the additional investment.

For plans started on or after 25 April 2005

There is a standard 5 year Early Cash-In Charge. If you selected the 3 year Early Cash-In Charge option on your original investment, this will also apply to your additional investment. An initial charge of 1% will be deducted from your additional investment for this option.

An Early Cash-In Charge will apply to any partial or full withdrawals made within 5 years (or 3 years if that option was selected) from the start date of each investment.

Please see your Key Features document for full details.

Section 2 – Where you wish to invest your money

Please make your fund selections below.

- Minimum investment in each fund is £500.
- You can invest in up to 10 funds at any time.
- The PruFund Protected Funds are not available for additional investments. If you choose the Distribution Income Funds or any non-protected PruFund Fund, then each fund choice will count as 2 fund choices as the Prudential Distribution Cash Fund or relevant PruFund Holding Accounts are automatically added to your selection. You cannot invest directly into the Prudential Distribution Cash Fund or a PruFund Holding Account.
- The PruFund Funds are only available with plans started on or after 25 April 2005.

For more information on the funds available refer to the Fund Guide which is available from your financial adviser or visit pru.co.uk

Fund names	
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Total (must add up to 100%)	100%

For plans started on or after 25 April 2005

The PruFund Funds have a number of features that you should be aware of before you decide to invest in a PruFund Fund.

If your Flexible Investment Plan was taken out prior to July 2009 and you wish to invest in a PruFund Fund for the first time, you must read current versions of the following documents, before making your decision:

- Key Features of the Flexible Investment Plan
- Policy Provisions of the Flexible Investment Plan
- Your With-Profits Plan – a guide to how we manage the Fund (WPGB0031)

You can get these from your Financial Adviser, direct from Prudential on 0345 640 1000* or from pru.co.uk

Section 3 – Taking a regular withdrawal

Only complete this section if you wish to take regular withdrawals. If you DO NOT wish to take a regular withdrawal go to Section 4.

Any withdrawal taken will reduce the value of your plan. If withdrawals are more than any overall growth achieved, the value of your plan will reduce below the level of original capital invested.

If you take a regular withdrawal from a PruFund Protected Fund, the amount guaranteed will be adjusted for any withdrawals you have made.

3A – Continuing, changing or starting withdrawals

If you are currently taking regular withdrawals and there are no revised instructions shown in the “Commencing or changing withdrawals” section below, your regular withdrawals will continue and:

- If the withdrawals are for variable amounts e.g. a fixed % of fund value or natural income. then the amount will be increased in the future, in line with the new additional investment or
- If the withdrawals are for a fixed monetary amount or fixed % of the initial or total investment excluding this additional investment, the amount paid will remain unaltered. If payments are to be increased in line with the new investment, please complete the commencing or changing withdrawals section below.

I/We have no revised instructions – **please go to Section 4**

Commencing or changing withdrawals

Complete the following only if you wish to start or amend an existing withdrawal instruction:

I/We wish to commence withdrawals – **please complete Sections 3B, 3C and 3E** or

I/We wish to amend withdrawals – **please complete Sections 3B and 3C (and 3E if bank details are changing)**

3B – How much do you want to withdraw?

The following withdrawal limits apply:

- Minimum payment £50 (except under the Regular Bonus as Income* and the Natural Income options).
- When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 7.5% of the full value of your plan, or if selected at the start of your plan, 7.5% of the total amount you paid in, except where you opt to receive Natural Income on your Distribution Income Funds or Regular Bonus as Income on your With-Profits Funds.
- Withdrawals are taken equally from all the policies in the plan. Withdrawals will be taken from all funds proportionally unless you provide alternative instructions in Section 3D.
- Commencement of regular withdrawals may affect the Annual Growth Reward (where applicable).
- If your investment is in both With-Profits (Optimum Bonus) & With-Profits (Optimum Return) Fund Options, the Regular Bonus as Income option will be taken from both Fund Options unless you specify otherwise in Section 3D. Withdrawals from the With-Profits Funds may be liable to a Market Value Reduction.

I/We want to receive	<input type="text" value="£"/>	each year	<input type="checkbox"/>
or	<input type="text" value=""/>	% of my/our total premium(s) invested each year	<input type="checkbox"/>
or	<input type="text" value=""/>	% of the value of my/our plan each year	<input type="checkbox"/>
or	The Regular Bonus as Income Option (With-Profits only*)		<input type="checkbox"/>
or	Natural Income (Distribution Income Funds only)		<input type="checkbox"/>
or	Natural Income capped at 5% of total investment** (Distribution Income Funds only)		<input type="checkbox"/>

For additional investments, the requested regular withdrawals will be provided in proportion from the units relating to the original investment and each additional investment.

Payments will be made direct to your bank or building society. Please make sure that your account is able to receive direct credit payments.

Section 3 – Taking a regular withdrawal – continued

3C – The frequency I/we would like to receive payments is every:

1 month 3 months 4 months*** 6 months 12 months***

The date you wish to start taking regular withdrawals (this must be at least 30 days from the date of the additional investment and if distribution income funds are used the start date must also be after the next distribution date).*

D	D	M	M	Y	Y	Y	Y
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Note: Regular withdrawal payments will usually reach your account within five working days of the date you have chosen.

* The earliest payment under the With-Profits Regular Bonus as Income option will be the first scheduled payment date based on the frequency selected in Section 3C, if payments are required every three months, the first payment will be made on the first scheduled payment date after three months from acceptance of this application.

** Total investment is the total amount of capital that you have invested, not the value of your Plan.

*** Not available to Distribution Income Funds investors taking Natural Income.

3D – Only complete this section if you want the regular withdrawals taken from specific funds

Enter the name(s) of the fund(s) you would like to withdraw from

Fund name:	<input type="text"/>
Fund name:	<input type="text"/>
Fund name:	<input type="text"/>
Fund name:	<input type="text"/>

3E – The account you want us to pay the withdrawal money into

Name of your bank or building society

Sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Roll Number (if applicable)

Account Name

Address

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

Regular withdrawal amounts will be deducted from all your chosen funds unless otherwise specified. If you wish the amount to be taken from selected funds please specify the name of the fund(s) below. For investors in the Distribution Income Funds taking Natural Income, this option is not available.

Section 4 – Optional feature

Only complete this section if you wish to switch any growth from the Cash Fund to another fund(s). You can only choose the Interest Sweep Option if you have a minimum investment of £100,000 in the Cash Fund.

Interest Sweep (only available on Plans started after 17 November 2003)

You can select a maximum of three funds.

Only available on unit-linked funds (excludes With-Profits (Optimum Bonus) and With-Profits (Optimum Return) Funds, PruFund Funds and Prudential Distribution Cash Fund). I/We wish to switch all of any growth gained in the Cash Fund to the following funds every three months.

Name of unit-linked fund(s) to receive the Interest Sweep amount.	
1.	%
2.	%
3.	%
Total (must add up to 100%)	100%

You cannot choose this option if Auto Rebalancing or Programmed Switching currently applies on your existing investment.

Section 5 – Details of the applicant(s)

In the revised Joint Money Laundering Steering Group guidance, this product has been categorised as “increased risk”. We are therefore required to gather additional information about you. Please answer all the questions below. For joint applications, we’ll need both applicants to provide their details.

If there is any change in the parties to the trusts e.g. any trustees or beneficiaries (including class of beneficiaries) change or a letter of wishes is received, the trustees must notify Prudential of the changes, the date it became effective and within 14 days from the date any of the trustees became aware of the change.

	First applicant	Second applicant (if applicable)
5.1 Occupation or nature of business	<input type="text"/> Trustees should just put 'Trustee'	<input type="text"/>
5.2 Annual earnings (including income from any pensions) or net annual turnover (not applicable to existing trustees)	<input type="checkbox"/> 0 – £14,999 <input type="checkbox"/> £15,000 – £29,999 <input type="checkbox"/> £30,000 – £59,999 <input type="checkbox"/> £60,000 – £99,999 <input type="checkbox"/> £100,000 – £149,999 <input type="checkbox"/> £150,000 and over	<input type="checkbox"/> 0 – £14,999 <input type="checkbox"/> £15,000 – £29,999 <input type="checkbox"/> £30,000 – £59,999 <input type="checkbox"/> £60,000 – £99,999 <input type="checkbox"/> £100,000 – £149,999 <input type="checkbox"/> £150,000 and over
5.3 Where will the funds for this investment come from?	<input type="text"/> For example, a UK bank account.	<input type="text"/>
5.4 How did you raise the funds?	<input type="text"/> For example, saved from salary, inheritance, property sale, divorce settlement.	<input type="text"/>

Part 6 – Declaration

- a. I/We enclose a payment for my/our additional investment and request that the appropriate number of units be allocated in the fund(s) indicated. It is understood that a copy of this completed application and the terms and conditions are available from the Prudential on request.
- b. I/We declare that the information given in this application is true and complete to the best of my/our knowledge and belief.
- c. I have read the notes on Page 3 about PruFund Funds and the additional documents mentioned in these notes. I am fully aware of the features of these funds and agree to be bound by the updated Policy Provisions relating to these funds.

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.

Where the plan is owned by a UK registered company, either two directors or a director and company secretary or company director and witness must sign, stating their position (occupation) and names in full.

Signature(s) and full names of owners

Trusts

If a policy is subject to trust, all trustees must sign.

Print full name

Signature

Date declaration signed

D	D	M	M	Y	Y	Y	Y
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Print full name

Signature

Date declaration signed

D	D	M	M	Y	Y	Y	Y
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Print full name

Signature

Date declaration signed

D	D	M	M	Y	Y	Y	Y
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Print full name

Signature

Date declaration signed

D	D	M	M	Y	Y	Y	Y
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Confirmation of verification of identity – private individual

Introduction by an Financial Conduct Authority regulated firm

1. Details of individual (see explanatory notes below)

Full name of customer

Current address

Previous address (if the individual has changed address in the last three months)

Date of birth

2. Confirmation

I/we confirm that

- the information in Part 1 above was obtained by me/us in relation to the customer;
- the evidence I/we have obtained to verify the identity of the customer:

meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature

Date declaration signed

Full name

Position

3. Details of introducing firm (or sole trader)

Full name of regulated firm (or sole trader):

Firm Reference Number:

Explanatory notes

- A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified, and a confirmation provided.
- This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing customer of the introducing firm prior to the introduction of the requirement for such verification;
 - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations; or
 - those whose identity has been verified using the source of funds as evidence.
- This confirmation must carry an original signature, or an electronic equivalent.

Please ensure you complete the Adviser Checklist on Page 9.

Adviser checklist – to be completed by financial adviser

To help us process the application accurately, please tick the relevant box and complete all the details below:

Have you attached a copy of the relevant illustration?

Yes No

If this is not available, insert illustration reference number here and please ensure you complete the details below

Name of registered individual (adviser name)

Prudential agency number (eg. 012345)

Adviser phone number

Adviser email address

Was advice given? (We cannot process this application unless this question has been answered.)

Yes No

If this form is not completed fully, it could cause delays in the processing of this application. Please make sure you have all the relevant documents that need to go alongside this form. Please confirm:

- Advice was given.
- Completed the details in **Section 2**, covering investment instructions.
- Completed the verification of identity form. **A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified and confirmation provided.**
- For applications from existing trusts or individual applications that are to be issued into trust, an up to date HMRC proof of registration document, dated within the last 30 calendar days has been included.
- For a signatureless application, you have also sent the **Signatureless Declaration form**.
- You have filled in the **Prudential agency number**. If you don't have a Prudential agency number, visit mandg.com/pru/adviser/en-gb/online-services/help/access
- **Payment details are completed** – cheque or BACS. Don't forget to mention the client's reference (initials and surname) when sending the monies.

Additional notes

Online submission declaration

How to fill out this form

Please use black ink and CAPITAL LETTERS or tick as necessary.

Any corrections must be initialled; do not use correction fluid.

About this form

This form must be completed where the application is being submitted online. If you are not paying by BACS please then detach it and return it with the client's cheque in the envelope provided.

Declaration reference number

Financial adviser case reference number

Financial adviser reference date

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M
---	---	---	---

Time

H	H	M	M
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The company

The product

Space for financial adviser stamp

This Declaration has been completed as part of my application for the Flexible Investment Plan.

I understand that the information I supply may be used for the purposes of administering the contract by the company, reinsurers, and third parties that provide services to Prudential or my financial adviser. I agree that my rights under the Data Protection Act regarding direct marketing have been explained to me.

I agree that such information may be disclosed in confidence to regulatory bodies, insurance companies, and other group companies in connection with the investigation or prevention of fraudulent claims.

I understand that when this Declaration is complete, it will be posted to Prudential along with other relevant documents.

Terms of contract

1. I agree that the contract between me and Prudential for the provision of the Flexible Investment Plan will be governed by the terms of the following documents.
 - a. Key Features document;
 - b. This Declaration Notice;
 - c. The Confirmation Schedule and,
 - d. The Policy Conditions as amended from time to time.

Signatures

First Applicant

Full Name (Block Capitals)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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I have read the notes on Page 2 about PruFund Funds and the additional documents mentioned in these notes. I am fully aware of the features of these funds and agree to be bound by the updated Policy Provisions relating to these funds.

2. I have supplied the information necessary to submit this application to Prudential through my Financial Adviser. I understand that Prudential will prepare a record of this information, known as the Confirmation Schedule, and send a copy to the first applicant so that I can check its accuracy and completeness. I will have a period of 14 days from the date of posting of that copy to check this information and advise Prudential of any errors or omissions, otherwise it will be deemed to be correct.

3. Prudential will write to tell the first applicant either directly or via their financial adviser when the policy is in force and the premium has been invested. On commencement of the contract the first applicant will receive a Cancellation Notice, which gives the right to cancel the contract within 30 days if any applicant wishes. I understand that if I cancel the contract within the cancellation period, I may get back less than I invested.

Any person covered by this Declaration may request confirmation of their own recorded details on request.

Other Applicants

Full Name (Block Capitals)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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pru.co.uk

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