

About our services and costs

Prudential Distribution Limited

We have ticked the boxes to show you the services we're offering you.

The Financial Conduct Authority (FCA)	<p>The FCA is an independent watchdog that regulates financial services. We're required by the FCA to provide you with this important document. Please take time to read it, as it explains the services we're offering you and how you'll pay for them.</p>
Products we offer	<p>Investments and pensions</p> <p><input type="checkbox"/> We offer products from the whole market.</p> <p><input type="checkbox"/> We only offer products from a limited number of companies.</p> <p><input checked="" type="checkbox"/> We only offer our own products.</p> <p>Insurance</p> <p><input type="checkbox"/> We offer products from a range of insurers.</p> <p><input type="checkbox"/> We only offer products from a limited number of insurers.</p> <p><input checked="" type="checkbox"/> We only offer our own products.</p>
Services we'll provide you with	<p>Investments and pensions</p> <p><input type="checkbox"/> Independent advice: We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the whole market.</p> <p><input type="checkbox"/> Restricted advice: We will advise and make a recommendation for you after we have assessed your needs, but only offer advice on limited types of products, or products from one company or a limited number of companies.</p> <p><input checked="" type="checkbox"/> No advice: You won't receive advice or a recommendation from us. But, if relevant, we may ask you some questions to narrow down the selection of products you're interested in knowing more about, or features within a product we can offer you. You'll then need to make your own choice on how to proceed, but we'd recommend that you also speak to a financial adviser before you make up your mind.</p> <p>Insurance</p> <p><input type="checkbox"/> We will advise and make a recommendation for you after we have assessed your needs.</p> <p><input checked="" type="checkbox"/> You won't receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You'll then need to make your own choice about how to proceed, but we'd recommend that you also speak to a financial adviser before you make up your mind.</p>

<p>How we'll help you</p>	<ul style="list-style-type: none"> • Unless we tell you otherwise, we deal with you as a 'retail customer'. This gives you the highest level of protection under the FSCS. Other companies might not classify you in the same way. This could affect your legal rights. • We can send you information about our products and funds – we have Key Features Documents which contain essential information you'll need to understand before choosing one of our products. This includes our product charges. If you applied on, or after, 1 January 2018, it's important that you read our Key Information Document and relevant Investment Option Document(s). • We also provide fund information to help you choose the funds that are right for you and the specific charges and costs for each. • We have a wide range of literature and information on our website to help you, please visit pru.co.uk • We'll keep in touch with you in writing, by telephone or email, and of course you can contact us. If you don't want us to send you any marketing information on our other products, just let us know.
<p>Cost of our services</p>	<ul style="list-style-type: none"> • We don't provide financial advice, but we do need to charge you for the service we provide. This covers costs of administering your plan and investing your money. • All of these costs are taken from the product that you choose to invest in. These are called 'charges and costs'. • All products and funds carry charges and costs and we explain these in our literature. If we produce an illustration for you, the actual costs will be laid out clearly for you.
<p>Regulation</p>	<p>Prudential is a trading name of Prudential Distribution Limited. Prudential Distribution Limited is registered in Scotland and authorised and regulated by the Financial Conduct Authority (registration number SC212640).</p>

Important information we think you should know

Loans and ownership	M&G plc is the ultimate parent company of Prudential Distribution Limited and the other Prudential companies, whose products we offer.
Need to complain?	<p>If you wish to register a complaint, please get in touch:</p> <ul style="list-style-type: none">• write to: Customer Relations Unit, Prudential, Lancing BN15 8GB• call: 0800 000 000• visit: pru.co.uk <p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).</p>
Prudential is covered under the Financial Services Compensation Scheme (FSCS)	<p>The Prudential Assurance Company Limited (PACL) and other UK authorised and regulated firms in the Prudential Group are subject to the Financial Services Compensation Scheme. You may be able to make a claim if Prudential is unable to meet its financial obligations.</p> <p>It is important to know that any compensation will depend on your eligibility, the type of financial product or service involved, the investment funds selected (if applicable) and the circumstances of the claim.</p> <p>Find out more about Prudential and the FSCS at: pru.co.uk/about_us/fscs or you can call us.</p>

Get in touch

Call us on **0800 000 000** (Monday-Friday 8.00am-6.00pm)

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**

Email us by registering on MyPru at **pru.co.uk/existing-customers/mypru**

