

Regular withdrawal request

Notes to help you

This form lets you request regular withdrawals from International Prudence Bond (life assured or capital redemption option).

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled. Please don't use correction fluid as this will invalidate your request.

Section A – Personal details

Bond number

Bondholder(s)

Section B – Information

Please read the following notes before completing this form.

- The minimum amount for each expected withdrawal payment, regardless of frequency, is normally £75, US \$112.50 or €112.50.
- Payments may be made by cheque or direct credit to a nominated bank account. Any method of transfer other than by cheque may attract a charge as noted in the Statement of Charges document.

Tax warning

If you're not sure as to how your regular withdrawal will be taxed you should speak to your financial adviser BEFORE submitting this request. Tax may be payable where you make a regular withdrawal from your bond. Any tax liability may vary depending on your individual circumstances including, but not limited to, your tax residency status and the size of any regular withdrawal you make from your bond. Prudential International Assurance can't, under any circumstances, undertake tax calculations for bondholders or their advisers.

Please note: If you've invested in a PruFund Protected Fund, regular withdrawals will erode the Guaranteed Minimum Fund.

Any withdrawal is paid in the Cash-in Benefit Currency.

Please note: When you start or vary regular withdrawals from your bond, there is a maximum amount you can take in any 12-month period. This is based on a set percentage of either the amount you have paid in or the value of your bond. Please see your Statement of Charges document for more information.

Withdrawals will be taken across all funds in proportion and, if you have made more than one investment, in proportion to the value of units in each.

If you have previously cancelled a regular withdrawal request, or you subsequently cancel this request, we reserve the right not to allow regular withdrawals to re-start. This may apply where your bond is invested in any of the PAC With-Profits Funds and we need to exercise this right in order to protect the fund.

Section C – Withdrawal details¹

Please read your **Contract Conditions** for further information on the withdrawal limits available on this product.

Please arrange for the following withdrawals to be set up on the bond numbered on the first page:

- a) every year (please specify amount and currency) OR
- b) % of my/our total payment into the bond policies OR
- c) % of the value of my/our bond policies at the date of withdrawal

Date of first withdrawal²

Frequency of withdrawals ☐ Every month ☐ Every 3 months ☐ Every 6 months ☐ Every year

Example: If you wanted to take £1,000 per annum to be paid quarterly, you would ask to receive £1,000 every year and tick the box for every 3 months.

Does this instruction replace an existing regular withdrawal instruction on the policy? Yes ☐ No ☐

Tax Treatment

The tax treatment to be applied to your withdrawal will depend on when you invested in the bond. In order to proceed please complete ONLY ONE of column 1, 2 or 3 in the table below.^{3,4,5}

	1. Investment made before 27 September 2017	2. Investment made before and after 27 September 2017	3. Investment made after 27 September 2017
Please select one option ONLY	Please tick the following box if your Initial premium investment and top up premium payments, if any, were all made before 27 September 2017 , and complete sections below; <input type="checkbox"/>	Please tick the following box if your Initial premium investment was made before 27 September 2017 and any top up premium payments were made on or after 27 September 2017 , and complete sections below; <input type="checkbox"/>	Please tick the following box if your initial premium investment and top up premium payments all made on or after 27 September 2017 and complete sections below; <input type="checkbox"/>
Portion of your withdrawal relating to pre 27 September 2017 investments:	The tax treatment that will be applied to your payment will be based on the most recent selection we have on file. If you wish to change your selection please indicate below. If you change your selection this will be the basis applied to all future payments. I/We wish to receive my/our regular withdrawals Gross of all French taxes <input type="checkbox"/> OR Net of all French taxes <input type="checkbox"/>	The tax treatment that will be applied to your payment will be based on the most recent selection we have on file. If you wish to change your selection please indicate below. If you change your selection this will be the basis applied to all future payments. I/We wish to receive my/our regular withdrawals Gross of all French taxes <input type="checkbox"/> OR Net of all French taxes <input type="checkbox"/>	Not Applicable
Portion of your withdrawal relating to investments made on or after 27 September 2017:	Not Applicable	Prudential International will withhold French income tax and social income surtaxes, if applicable. Please sign the required mandate authorising PIA to withhold these taxes if not signed previously. This instruction shall remain in place for all future payments	Prudential International will withhold French income tax and social income surtaxes, if applicable. Please sign the required mandate authorising PIA to withhold these taxes if not signed previously. This instruction shall remain in place for all future payments

Notes

- Regular withdrawals from a PAC With-Profits Fund may be subject to a Market Value Reduction. Please see your Key Features Document for more details.
- Regular income payments will usually reach your account within seven working days of the date you have chosen.
- Please refer to the "Tax Information for Policyholders in France" brochure for further information regarding the taxation of your bond.
- If you are unsure of when your investment was made please contact us or your advisor for clarification.
- Failure to complete this section may result in a delay in processing your payment.

If your account is a UK Bank account and you are resident outside of the UK please check with your Bank that they can accept your payment.

For regular withdrawals it is Prudential International's policy to transfer funds electronically to your bank account. Payments being made to locations outside of Europe in currencies other than Euro € and Sterling £ will be made by telegraphic transfer⁶.

If you've requested a payment to be made to an account other than the source account⁷ or known account⁸, we will contact you directly for further verification. Please provide full bank details below.

Name of bank

Account name

Address

Postcode									

Account Number

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Sort Code

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IBAN

Swift-BIC

Notes

6 For all payments by Direct Credit or Telegraphic Transfer, Prudential International needs documentation to verify that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a copy of a bank statement for the account to which funds are to be sent.

We will need up to date personal identification and address verification for each policyholder, and for any

joint account holder in order to comply with all legal and regulatory obligations.

7 A source account is the verified account which your investment(s) was/were made from to Prudential International.

8 A known account is one which Prudential International has made a previous payment to within the last 12 months.

Section D – Authorisation

1. I/We request the Company to implement the transaction(s) specified in this form.
2. I/We certify that
 - a) The bond belongs to me/us.
 - b) No other person has an entitlement of any kind in respect of the bond overriding or restricting my/our entitlement in any way.
 - c) I/We have authority to request this transaction.
 - d) I/We certify that any accepting beneficiaries (if any) have countersigned this instruction below.

Capacity (please tick appropriate box)

Policyholder(s) ☐

Other (please specify)

(eg, power of attorney, appointed deputy etc)

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

Accepting beneficiary (if applicable)

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

Name

Date

D	D	M	M	Y	Y	Y	Y
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Signature

Address

																																																																																Postcode																			

Are you changing your address?

Yes ☐ No ☐

Are you changing your country of tax residency?

Yes ☐ No ☐

If **Yes**, please tell us your new country of tax residence and complete our Tax Residence Self-Certification Form (INVF11804):

www.prudential-international.com

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.