

Alteration form

How to fill out this form

Please use black ink and write in CAPITAL LETTERS or tick ☒ as appropriate.

This form is also an editable PDF and can be filled out digitally.

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

About this form

If you have any questions about this form, you can call us free on **0800 000 000** between 8:00am and 6:00pm Monday to Friday. We might record your call for training and quality 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 return this form in the enclosed reply paid envelope to:

**Freepost
Prudential
Lancing
BN15 8GB**

Please confirm the change(s) you want made to your Group Personal Pension or Stakeholder plan.

Use the 'tick boxes' to confirm your requirements.

Section A – Your details

Member's name

National Insurance (NI) number

Nationality

2nd Nationality (if applicable)

This plan must be a Prudential Group Personal Pension or Stakeholder Pension.

If you give a plan number which does not match the basis for your new contributions, we will add your new contributions to your most recent matching plan, to give you flexibility when you want to cash-in your retirement fund.

Your existing plan number

Scheme number

R

Name of Scheme

Group Personal Pension/Group Stakeholder

* 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.

Have you previously accessed benefits flexibly?*

Yes ☐

No ☐

If Yes, please specify the date the benefits were first flexibly accessed

D

D

M

M

Y

Y

Y

Y

Section A – Your details – continued

The investment funds selected can be changed for all contributions received to date or for future contributions only. Please tell us what option you want.

Please tick box

1. Change the contribution basis or add single contributions (member and/or employer) – please go to section B ☐
2. Change your Selected Retirement Age ☐
3. Tell Prudential about changes to your Nomination of Beneficiary(ies) ☐
4. Add waiver benefits – please go to section C ☐
5. Change the investment strategy used for your plan ☐

If you have ticked 2, 3 or 5 please describe the changes below. Otherwise, you should complete the section(s) shown. Please ensure you go to section F – Declaration.

Description of changes

Section B – Additional contributions

1. Regular contributions

Please show the total contribution amounts before any tax relief

Payable by You % OR £ per month

 Your employer % OR £ per month

Please go to part (2) below, if contributions are a percentage of earnings. Otherwise go to part (3) then (4).

2. Scheme Earnings (if contributions are a percentage of scheme earnings)

Please show your scheme earnings £

3. Single contributions

Please show any amounts payable **before** tax relief

Payable by You £

 Your employer £

Source of funds

Source of funds example: Earnings/Salary, Savings, Sale of Property

4. Start date

When do you want to start regular contributions?

Your regular contributions and any employer contributions must both be a percentage or both be a fixed amount.

You should show the revised total contribution rates agreed with your employer.

Contributions (and any death benefit) related to scheme earnings will be calculated in accordance with the definition of scheme earnings agreed with your employer/firm.

Please check this with your employer/firm.

Source of funds is an industry requirement.

Section C – Waiver/Comprehensive Waiver Benefit

****** Waiver benefits are not available for new members of the Prudential (SAL) Personal Pension or Stakeholder Schemes, who joined the scheme on or after 17 January 2005.

Comprehensive Waiver Benefit is available only for Series A or Premier plans, which started before 6 April 2001.

If you already had a Prudential (SAL) or Prudential (M&G) personal pension plan before 6 April 2001, any waiver benefit in respect of contributions added to the plan will be met from the total contribution for retirement funding. However, if you started your plan on or after 6 April 2001, any waiver benefit cost does not qualify for pensions income tax relief (PIRAS) and is payable in addition to pension plan contributions.

If your employer is using your plan for qualification purposes under the 'Better Workplace Pensions' initiative, there is currently a charge cap equivalent to 0.75% per year on the value of funds under management (excluding transaction costs) for your Scheme Investment Strategy. If you choose waiver benefit your total charges may exceed the charge cap mentioned above.

If you want to add Waiver/Comprehensive Waiver Benefit**, or if your existing contributions include Waiver/Comprehensive Waiver Benefit, please now complete sections C and D. Age limits may apply; we will contact you separately if this affects you.

If you do not want any Waiver Benefit on your additional contributions, please go to section E – Declaration.

If you joined the Prudential (SAL) or Prudential (M&G) Scheme for the first time on or after 17 January 2005, you cannot apply for Waiver Benefit. If you joined the Prudential (SAL) or Prudential (M&G) personal pension after 5 April 2001, it is not possible to add Waiver Benefit after the plan has started.

Waiver benefit is not available if you are over age 60 (except for earnings-related increases if waiver applied to your plan before age 60).

Additional contributions:

- If your existing plan is a Premier plan – your new contributions will automatically have the same Waiver/Comprehensive Benefit as your existing plan. You should ignore the rest of this section and go to section D.
- If your existing plan is a pre-Premier plan (i.e. Series A or earlier) – you can choose whether you want to have Waiver/Comprehensive Waiver Benefit (see Note 1.) on the additional contribution in this application. Please complete the rest of this section and then go to section D.

Adding Waiver Benefit for the first time:

- Please complete the rest of this section and then go to section D.

| | Regular contributions | Single contributions (see Note 2.) |
|---|--------------------------|------------------------------------|
| I want to apply for Scheme Waiver Strategy | <input type="checkbox"/> | <input type="checkbox"/> |
| I want to apply for Waiver Benefit | <input type="checkbox"/> | <input type="checkbox"/> |
| I want to apply for Comprehensive Waiver Benefit* | <input type="checkbox"/> | <input type="checkbox"/> |

If your selected retirement age is 60 or below, cover for Waiver Benefit will stop on your selected retirement age.

If your selected retirement age is above 60, do you want Waiver Benefit/Comprehensive Waiver Benefit* to stop:

Please tick one box

at age 60 ☐ OR at your selected retirement age ☐ If your selected retirement age is over 65, Waiver Benefit will stop at 65 if you tick this box.

There must be at least five years between acceptance for Waiver Benefit for new regular contributions and the age when you want the benefit cover to stop. This waiver cessation age cannot be changed later.

The deferred period is the period before contributions start to be credited to your plan. The deferred period cannot be changed.

How long do you want the deferred period to be?

3 months ☐ 6 months ☐ 12 months ☐

Please now go to section D.

Note 1.

Comprehensive Waiver Benefit is available only for series A or Premier plans started before 6 April 2001.

Note 2.

These options are available if your single contributions are part of a series of single contributions to a Prudential personal pension started before 6 April 2001, but not if you are starting a series of single contributions after age 60.

Section D – Health details

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.

Occupation is an industry requirement.

You must complete the health questions if you wish to protect your pension payments.

Important information for customers

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 is 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 the 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 plan starting to any of the following:

- your personal health,
- your occupation,
- your participation in any hazardous sport or pastime.

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

1a. Your current occupation

Occupation examples: Teacher, Sales, Engineer, Project Manager

1b. Your current occupation sector/industry

Industry example: Primary education, Construction of commercial buildings, Banking

1c. Please describe your duties, including the percentage split between manual and non-manual duties. If you work at heights, please give details of the maximum height at which you work along with percentage of time working at those heights.

2. 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, in itself along with percentage of time working at those heights, have any effect on your acceptance terms for insurance.

Yes

☐

No

☐

If Yes, please give full details.

Name of doctor, hospital or clinic

Date of test

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Details including name of condition

Part D – Health details – 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. 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 Yes, please give full details including number of events or hours you undertake per annum.

4. What is your height?

What is your weight?

5. 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, flu, minor injury and routine pregnancy consultations may be excluded).

Yes

☐

No

☐

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

Yes

☐

No

☐

If you have answered Yes to question 5 or 6 please provide full details below. Please tell us the name of your condition, the frequency and type of symptoms you have or have had, what investigations and treatment has been required and include any time off work as a result of your condition. Continue on a separate sheet if necessary.

Part E – Declaration

1. The information given by me in this form is, to the best of my knowledge and belief, true and complete. If this application includes a request to increase contributions

- The new contributions should be added to the plan quoted above.
- For plans started after 25 July 1989, my existing plan(s) should be transferred into new Arrangements (the number to be decided by Prudential in its capacity as Scheme Administrator), unless such a transfer of Arrangements has been made since 26 January 1998. This transfer will not otherwise alter the financial term of my existing plan(s).
- I declare my total contributions to all UK registered pension schemes (schemes that attract tax relief) will not exceed the higher of my Relevant Earnings (broadly UK taxable earnings directly from a trade or a profession or employment), and £3,600, if my relevant earnings do not exceed £3,600.

I understand that if I am a member:

- Who joined the Prudential (SAL)/Prudential (M&G) Personal Pension Scheme for the first time prior to 6 April 2001, and
- My employer is using my scheme for qualifying purposes under the 'Better Workplace Pensions' initiative, and
- I have chosen waiver of premium,
- my charges may exceed the charge cap of 0.75% per year on the value of funds under management, excluding transaction costs.

2. By submitting this application form to us, you consent to our processing sensitive personal data about you where this is necessary or appropriate. 'Sensitive' personal data may include, for example, information relating to your medical history, which we will use for underwriting purposes.

3. I confirm I have received and read the Key Features Document.

4. 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.

Copies of the plan terms and conditions and the completed application form are available on request.

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.

For your own benefit and protection, you should read carefully the documentation provided before signing this form. You should also read carefully any further documentation provided to you in the future. If there is anything you do not understand, please contact us for further information.

Member's signature

Date signed

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

For Prudential Use Only

Cheque Acknowledgement Number

Cheque Amount

£

Date Stamp