

Prudential Investment Plan additional investment application form

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.

Some information before you start

This form can only be used for additional investments into the Prudential Investment Plan.

- 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.**

- Before you invest in this product you should read our Key Information Document and relevant Investment Option Document(s). These include important information which may help you make up your mind. You can find the latest Key Information Document and relevant Investment Option Document(s) for this product on our website at pru.co.uk/pro-docs/PIP

Trustees – Trust Registration Service (TRS) obligations

Completion of this form will give rise to obligations under the Trust Registration Service (TRS).

- A copy of the Proof of registration document dated within the last 30 days will need to be sent 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.**
- We will only be able to action your request when we have proof of registration of the trust or the exemption reason.
- If the action you are taking will mean closure of the TRS record please ensure you print or save a copy of the Proof of registration document before closing the record.
- Further information can be found at gov.uk/guidance/register-a-trust-as-a-trustee

Ongoing adviser charges

If you have already asked for ongoing adviser charges to be deducted from your original plan, and have expressed them as a percentage of the full value of your plan or a percentage of the total Premium, this instruction will automatically apply to your additional investment and no further action is required by you.

If you have asked for ongoing adviser charges to be deducted and expressed them as a cash amount, they will continue at the current level and no further action is required by you.

If you wish to make any changes to your ongoing adviser charges at this time, please complete a PIP Adviser Charge Instruction form, you can get this from your adviser.

We have limits which set out the maximum level of adviser charging which we will facilitate. For ongoing adviser charges this is 1% of the fund value.

Questions about this form?

Please speak with your financial adviser in the first instance. You can get a copy of this form from your financial adviser, from pru.co.uk or you can call our customer service team on **0345 640 1000** – lines are open Monday to Friday between 8:00am and 6:00pm. We might record your call for training and quality purposes.

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 11 before returning this form.

Please ensure you complete all the boxes in this section.

If there are any discrepancies in the calculation, we will pay the amount specified in box b to your adviser and we'll invest the remaining amount (a minus b) into your bond.

The maximum investment (including any top up premiums) is £5 million per person. Any growth on your plan is not subject to this limit; it only applies to the amount of your single premium and any top up premiums.

We may accept larger investments in certain circumstances. If appropriate, your financial adviser can enquire on your behalf.

Section 1 – Details of your investment and set-up adviser charge instructions

Plan holder name

Plan number

How much do you want to add to your plan?

If your original plan allowed you to ask for adviser charging, you can ask for a set-up adviser charge to be deducted from your additional investment.

a) Total amount of additional investment you're sending us

b) Set-up adviser charge (if any). The amount or percentage you would like us to pay to your adviser on your behalf. If you do not want us to pay any set-up adviser charge, please tick No payment.

or

 %

or

 No payment

c) Amount to be invested (your additional premium), minimum £10,000

To be divided equally between all the identical policies in my Prudential Investment Plan, numbers commencing

- We have limits which set out the maximum level of adviser charging which we will facilitate.
- For set up adviser charges this is 5% of the single contribution.
- The aggregate of all set up adviser charges and Ad hoc adviser charges cannot exceed £30,000 in any 12 month period.

How to pay

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 the money belongs to you

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

All bank or building society "counter" cheques must include a reference to the name of the account from which the funds have been withdrawn.

An incorrectly completed cheque may be returned which could affect the initial purchase price of your investment.

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

Section 2 – Where you wish to invest your money

Important Information

Access to the Prudential With-Profits Optimum Return and Optimum Bonus Funds is no longer available to new customers investing in Prudential Investment Plan (PIP) on or after 11 September 2017.

If you're an existing customer pre 11 September 2017, you'll still be able to top up or switch into the Prudential With-Profits Optimum Return Fund and the Prudential With-Profits Optimum Bonus Fund.

Reference to with-profits within this document is only applicable to policyholders pre 11 September 2017.

Please make your fund selections below.

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

If you have chosen the automatic rebalancing option on previous investments please see Section 4.

Fund Names:	
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Total (must add up to 100%)	100%

Section 3 – Taking a regular withdrawal

If you **do not** currently take, or do not wish to start taking regular withdrawals please go to Section 4.

Any withdrawals 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 the original capital invested.

If you have previously invested in the PruFund Protected Growth Fund or the PruFund Protected Cautious Fund, the amount guaranteed will be adjusted for any withdrawals you make from that fund.

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 change withdrawals

please complete Sections 3B and 3C
(and 3E if your bank details are changing)

Section 3 – Taking a regular withdrawal – continued

3B – How much do you want to withdraw?

The following withdrawal limits apply:

- Minimum payment is £50 (except under the Regular Bonus as Income or Natural Income options).
- Withdrawals are taken equally from all the policies in the plan. Withdrawals will be taken from your funds proportionally unless you provide alternative instructions by completing 3D.
- If you take a regular withdrawal from a PruFund Protected Fund, the amount guaranteed will be adjusted for any withdrawals you have made.
- If your investment is in both the With-Profits (Optimum Bonus) and With-Profits (Optimum Return) Fund options, the Regular Bonus as Income option will be taken from both funds unless you specify otherwise in 3D.
- If you have asked for ongoing adviser charges to be deducted from your plan, these will contribute to your 7.5% withdrawals limit. Also, if you have asked for or are planning to ask for ongoing adviser charges to be deducted from your plan, the 'Natural Income capped at 5% option' cannot be selected below as both options are not permitted on the same plan at the same time.
- 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 7.5% of the total amount you paid in, except where:
 - you opt to receive Natural Income from your Distribution Income Funds or
 - Regular Bonus as Income from your With-Profits Funds.

Withdrawals from the With-Profits Funds may be liable to a Market Value Reduction.

I/We want to receive

- each year
- or % each year of my/our amount invested
- or % each year of the value of my/our plan
- or The Regular Bonus as Income Option (With-Profits only*)
- or Natural Income (Distribution Income Funds only)
- or Natural Income capped at 5% of total investment** (Distribution Income Funds only)

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

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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* 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 3C, e.g. 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.

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

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:

Fund name:

Fund name:

Fund name:

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

Name of your bank or building society

Sort code

 - -

Account Number

Roll Number (building society)

Account Name

Bank or building society address

Postcode

Section 4 – Optional feature

Automatic rebalancing instruction in place on existing investment

Where an automatic rebalancing instruction is currently in place for the existing investment, and the funds chosen on this application or the proportions within which they are invested differ from your existing investment, we will switch off the facility to prevent an accidental immediate rebalance when the additional investment goes live.

Automatic rebalancing instruction to be based on new investment

If automatic rebalancing doesn't currently apply to the initial investment and is now selected, it will apply to the whole plan (including all existing and new investments), and will be based on the funds and investment proportions chosen on this application. Where previous investments are in different funds or proportions to this application, they will be switched immediately and then again each year on the anniversary of the original commencement date of this plan.

Please note this facility may only be applied to unit-linked funds (excludes With-Profits (Optimum Bonus) and With-Profits (Optimum Return) Funds, PruFund Funds and Distribution Cash Fund).

I/We wish to immediately rebalance all investments held within this plan, to the investment proportions selected within this application form. All funds within this plan will then be automatically rebalanced to these proportions on each anniversary of the original start date of this plan, unless otherwise instructed.

Yes

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

5.1 Occupation or nature of business.

Trustees should just put 'Trustee'

5.2 Annual earnings (including income from any pensions) or net annual turnover (not applicable to existing trustees).

5.3 Where did the funds for this investment come from?

For example, a UK bank account.

5.4 How did you raise the funds?

For example, saved from salary, inheritance, property sale, divorce settlement.

Second applicant (if applicable)

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

Adviser charging

I/We authorise Prudential to act upon my/our instructions regarding the facilitation of adviser charges (the “adviser charge instruction”) whether specified here now or elsewhere at any time in future. I/We also understand that Prudential shall not be required to carry out such instructions (including any permitted by my/our adviser firm) where they conflict with any applicable law or regulation and/or where they are inconsistent with Prudential’s adviser charge administration capability.

I/We understand that where there is a difference between the adviser charge Instruction and the adviser charges agreed with my/our adviser firm, Prudential will only facilitate payment in accordance with my/our adviser charge instruction.

I/We confirm that the adviser charge specified in my/our adviser charge Instruction is inclusive of any VAT at the prevailing rate from time to time.

I/We understand that if the level of VAT applicable within the adviser charge changes (including where previously VAT free adviser charges become subject to VAT) Prudential will only alter my/our adviser charge following a new adviser charge Instruction or instruction from my/our adviser firm which sets out the new level of charges to be deducted.

I/We understand that, with the exception of changes in the level of VAT, the adviser charge may not be increased without my/our explicit authority.

I/We agree that the adviser charge may be reduced or stopped by Prudential or my/our adviser firm without my/our explicit authority.

I/We agree that where my/our adviser firm arranges for the services I/we have agreed with them to be provided by another adviser firm, I/we authorise Prudential to amend my/our adviser charge instructions to pay the adviser charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential’s adviser charge administration capability.

I/We confirm that I/we have discussed with my/our financial adviser the tax implications of my/our investment being net of any set-up adviser charges, and also the tax implications of having my/our ongoing adviser charge deducted from the contract. I/We understand that deduction of any ongoing adviser charge will be treated as withdrawal from the bond.

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.

Section 6 – Declaration – continued

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
---	---	---	---	---	---	---	---

Print full name

Signature

Date declaration signed

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

Print full name

Signature

Date declaration signed

D	D	M	M	Y	Y	Y	Y
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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.

Confirmation of verification of identity – private individual

Introduction by an Financial Conduct Authority regulated firm – See explanatory notes below

1. Details of individual

Full name of customer

Current address

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

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

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

Date of birth

D	D	M	M	Y	Y	Y	Y
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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

D	D	M	M	Y	Y	Y	Y
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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 11.

Adviser checklist – to be completed by financial adviser

To help us process this 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

The Financial Conduct Authority requires us to record whether a personal recommendation was given to the client. Please confirm if a personal recommendation was given?

Yes No

Have you completed the details in Section 1 covering investment details and adviser charge instructions.

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 **Sections 1B and 2**, covering adviser charge and 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.

pru.co.uk

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