

# Flexible Retirement Plan

Additional investment form

How to fill out this form  
Please use black ink and write in CAPITAL LETTERS or tick ☒ as appropriate.

If you make a mistake, cross it out and initial the change. Do not use correction fluid – it will invalidate this application.

## Some important information before you start

To add new money to Flexible Retirement Plan (FRP) you:

- must arrange the plan with advice from a financial adviser
- must be a UK resident
- must be aged between 16-75 for the Personal Pension Plan, and can only choose to enter Drawdown before your 89th birthday.

Please read the Key Features Document, available upon request, as this will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision.

Please also read the Fund Guide, available upon request, as this will provide you with full details of the funds available, their objectives, Prudential's Risk rating of these funds and the charges and costs, to help you select the funds suitable for your needs.

**Copies of the Plan Terms and Conditions and the completed application form are available on request. To deliberately give false information may lead to serious consequences.**

**Advisers** – please ensure you fill out the adviser section at the back of this form.

### Important Information

The PruFund Protected Funds are currently unavailable to new investments.

## How to return this form

- Before you send the form please check that all applicable answers are complete. If a form is incorrect or incomplete, setting up the plan may take longer. This will affect the date the investment is made and applicable tax relief.
- If you are choosing Drawdown, please note that all payments (including full, partial and regular) will be made to the account specified unless otherwise advised. We are required to pay the legal owner so any specified account must be in the name of the legal owner. We may require additional information (e.g. passport or photo driving licence and a copy of a bank statement) if payment is being made to an account where we cannot verify the details of the account provided.
- If you need more space for your answers, use the continuation sheet in section 12. Photocopy it before filling it in if you need more than one sheet. Mark each continuation sheet with the section and question number it relates to and attach it to this form.
- Please send the completed form to:  
Freepost  
Prudential  
Lancing BN15 8GB

## Questions about this form?

Advisers

- in the first instance, get in touch with your usual Prudential contact
- or please call our Adviser Centre on **0808 234 0808**

We might record your call for training and quality purposes.

Policyholders

- please speak to your financial adviser

Our web addresses are **pruadviser.co.uk** for financial advisers and **pru.co.uk** for policyholders.

## Some important information before you start – continued

### Please complete

What you are using this form to do

☐

Invest in the Self-Invested Fund (SIF)

Please also fill in our Flexible Retirement Plan – SIPP activation form, if you do not have an existing SIF, or want to change instructions on an existing SIF. Your financial adviser can provide this.

Regular or single contributions  
tick if this applies

☐

Increase regular contributions

☐

Pay contributions into Personal Pension

#### Sections that apply

- 1 Personal details
- 2 Eligibility
- 3 Regular and single contributions
- 5 Investment choices for regular and single contributions
- 8 Nomination of beneficiary
- 10 Regular Contributions – Adviser Charge instructions
- 11 Single Contributions – Adviser Charge instructions
- 12 Continuation sheet
- 13 Investor's declaration
- 14 Employer's declaration
- 17 Direct Debit Instructions

Transfer payments  
tick all the boxes that apply

☐

Transfer the full value into Personal Pension

☐

Transfer the full value into Drawdown

☐

Split the transfer value between Personal Pension and Drawdown

☐

Transfer Drawdown to Drawdown

#### Sections that apply

- 1 Personal details
- 4 Transfer payments
- 6 Investment choices for transfers
- 7 Drawdown options
- 8 Nomination of beneficiary
- 9 Transfers – Adviser Charge instructions
- 12 Continuation sheet
- 13 Investor's declaration

**Adviser to complete sections 15 and 16 in all cases for Adviser Details and Routing Instructions**

## Section 1. Personal details (all applicants)

### 1.1 Your details

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

Surname

Other names in full

Date of birth

       

Gender

Female ☐

Male ☐

Nationality

2nd Nationality (if applicable)

Permanent residential address

  
  

Postcode

National Insurance (NI) number

       

Daytime phone number

Email address

### 1.2 Occupation

What is your occupation

Occupation Sector/Industry

Occupation examples: Teacher, Sales, Engineer, Project Manager

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

### 1.3 Selected Age for taking benefits

a) Personal Pension – Selected Retirement Age

years

*The maximum Selected Retirement Age available under this plan is currently 75.*

b) Drawdown – Anticipated Annuitisation Age

years

*Your Anticipated Annuitisation Age must be between age 56 (58 from 6 April 2028) and 99.*

1.4 Are you a Prudential policyholder?

No ☐

Yes ☐

If **yes**, please provide policy number

1.5 Have you previously accessed benefits flexibly?

No ☐

Yes ☐

If **yes**, please specify the first date benefits were flexibly accessed

       

If "Other", please state title.

1.2 – Occupation is an industry requirement.

1.3 – Selected Retirement Age

HMRC normally only allows a pension age earlier than 55 (57 from 6 April 2028) years if you have a protected pension age.

1.3 b When you choose to enter Drawdown, you must select an Anticipated Annuitisation Age which is the age you intend to end your Drawdown plan and to perhaps use your remaining fund to buy an annuity (which is a guaranteed income for life).

1.5 – 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.

## Section 2. Eligibility

2.1 Do you want to pay regular or single contributions?

☐ No → go to section 4

☐ Yes → continue to 2.2

2.2 Current “residential” status

☐ UK resident

☐ Not a UK resident but you are a Crown Servant or married to or a civil partner of a Crown Servant

☐ Neither of the above → you may not be eligible to contribute to a Personal Pension and get tax relief. Please speak to your financial adviser.

2.3 Current “employment” status

☐ Employed – chargeable to tax under PAYE

☐ Pensioner – chargeable to tax under PAYE

☐ Self-employed – chargeable to tax under Schedule D in respect of self-employment in a trade, profession or vocation or in a partnership

☐ Caring for one or more children under age 16

☐ Caring for a person age 16 or over

☐ Full-time education (over age 16)

☐ Unemployed

☐ Other

2.4 Yearly earnings

£

We will use this figure to estimate your retirement earnings to give you meaningful quotations for your estimated retirement benefits. If you leave this box blank we will use the current average weekly earnings figure projected to your retirement date.

## Section 3. Regular and single contributions

3.1

Source of funds

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

3.2 Is your employer contributing to your Flexible Retirement Plan or sending your contributions to Prudential for you?

☐ No → go to 3.4

☐ Yes → fill in your employer's details below. Your employer must also sign the employer's declaration in section 14 and the Direct Debit instruction in section 17, if regular contributions are being made.

3.3 About your employer

Employer's name

Contact person

Employer's address

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

Postcode

Contact's phone number

Contact's email address

3.1 – Source of funds is an industry requirement.

## Section 3. Regular and single contributions – continued

### Increases to existing regular plan

3.4 Are you applying for regular contributions?

☐

No → if you are paying a single contribution go to 3.19. If you are transferring go to section 4.

☐

Yes

3.5 Are you increasing your current regular contributions?

☐

No → go to 3.13

☐

Yes → existing plan number

3.6 Increase to your contribution including basic rate tax relief

Enter the increase, not the new total

The amount you will pay will be less than this. For example if the contribution above was £100.00 and basic rate tax relief was 20% you will pay £80.00 and the Government will pay £20.00 directly to us.

3.7 Increase to your employer's contribution

Enter the increase, not the new total

This is the amount that your Employer will pay. Your Employer may get tax relief for this contribution but you will not get anything further added to your plan.

3.8 Month this contribution increase to start from

M	M	Y	Y	Y	Y
---	---	---	---	---	---

The collection date and frequency for the increase will be the same as your existing regular contributions.

3.9 Do you want automatic increases to apply to this contribution increase?

☐

No

☐

Yes → this will be at the same percentage rate and in the same month each year as your existing automatic increases

3.10 Do you want to change your existing investment instruction for this contribution increase?

☐

No → your current investment instruction will apply to this increase.

☐

Yes → please continue with this section. Remember to also complete your fund choices in 5.2.

3.11 Are you also making a single contribution?

☐

No

☐

Yes → go to 3.19

3.12 Are you also making a transfer?

☐

No → go to section 5

☐

Yes → go to section 4

3.5 – The increase will be collected at the same frequency as your current regular contributions.

## Section 3. Regular and single contributions – continued

### New regular contributions

3.13 Your regular contributions including basic rate tax relief

£

The amount you will pay will be less than this. For example if the contribution above was £100.00 and basic rate tax relief was 20% you will pay £80.00 and the Government will pay £20.00 directly to us.

3.14 Your employer's regular contributions

£

This is the amount that your Employer will pay. Your Employer may get tax relief for this contribution but you will not get anything further added to your plan.

3.15 Date regular contributions to start

D D M M Y Y Y Y

Choose a date between the 1st and 28th of the month. Any future start date can be no more than six weeks away.

3.16 Payment frequency

☐

Monthly

☐

Yearly

3.17 Do you want the contributions specified in this application form to increase automatically each year?

☐

No

☐

Yes → as follows:

Automatic increase rate

%

OR

☐

Average Weekly Earnings

Choose a rate between 1% and 10% (whole numbers only)

Yearly increases will start from the policy anniversary, unless you select another date below.

Monthly automatic increases to start from

☐☐

### Single contributions

3.18 Are you also making a single contribution?

☐

No → go to 3.21

☐

Yes

3.19 Your single (lump sum) contribution including basic rate tax relief

£

The amount you will pay will be less than this. For example if the contribution above was £5000.00 and basic rate tax relief was 20% you will pay £4000.00 and the Government will pay £1000.00 directly to us.

3.20 Your employer's single (lump sum) contribution

£

This is the amount that your Employer will pay. Your Employer may get tax relief for this contribution but you will not get anything further added to your plan.

3.21 Are you also making a transfer?

☐

No → go to section 5

☐

Yes → go to section 4

3.15 – Please make sure the Direct Debit form in section 17 is completed.

3.17 – Automatic increases will not operate in the first 12 months after the start of contributions in respect of this application.

## Section 4. Transfer payments

4.1 Is the transfer as a result of benefits received on death?

☐

No

☐

Yes → *Is the transfer coming from an existing:*

☐

Dependant's Drawdown (capped)

☐

Dependant's Flexi-Access Drawdown

☐

Nominee's Flexi-Access Drawdown

☐

Successor's Flexi-Access Drawdown

4.2 – Where more than one transfer value is being paid (excluding drawdown to drawdown transfers) and at least part of one transfer value is being applied to drawdown, we will automatically hold all the transfers in the FRP holding account until the last one is received and until we have all the requirements needed to process them.

4.4 – The maximum aggregate transfer is £1,000,000. We may accept higher value contributions on request.

Transfer payments can be accepted from other registered pensions schemes or overseas pension schemes.

If you do not indicate that this is a partial transfer we will automatically request a full transfer payment. Please note that we do not accept partial transfers from an existing drawdown plan.

4.2 How many separate transfers are you transferring?

*If you are transferring more than four separate values, use the continuation sheet in section 12 and attach it to this form*

Fill in the details of each transfer value below.

4.3 If you are not transferring into Drawdown but have multiple transfers, would you like to use the FRP holding account?

☐

No

☐

Yes → *FRP holding account terms and conditions are available on request.*

4.4 Transfer payment 1

Scheme name

Transferring Plan Number

What type of pension is this?

☐

Occupational Pension Scheme – DB

☐

Buyout with no Safeguarded

☐

Occupational Pension Scheme – DC with Safeguarded (GAR or GAR equivalent)

☐

PP/RAC/FSAVC with Safeguarded (GAR or GAR equivalent)

☐

Occupational Pension Scheme – DC with Safeguarded (non-GAR or GMP)

☐

PP/RAC/FSAVC with Safeguarded (non GAR)

☐

Occupational Pension Scheme – DC with no Safeguarded

☐

PP/RAC/FSAVC with no Safeguarded

☐

Buyout with Safeguarded (GMP or Deferred Annuity)

Provider's name and address

Postcode

Please indicate the type of transfer

☐

Full

☐

Partial

Provider's telephone number

Estimated transfer value

£

Is the plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?

Yes

☐

No

☐

## Section 4. Transfer payments – continued

### 4.5 Transfer payment 2

Scheme name

Transferring Plan Number

What type of pension is this?

☐

Occupational Pension Scheme – DB

☐

Buyout with no Safeguarded

☐

Occupational Pension Scheme –  
DC with Safeguarded (GAR or GAR equivalent)

☐

PP/RAC/FSAVC with Safeguarded (GAR or  
GAR equivalent)

☐

Occupational Pension Scheme –  
DC with Safeguarded (non-GAR or GMP)

☐

PP/RAC/FSAVC with Safeguarded (non GAR)

☐

Occupational Pension Scheme –  
DC with no Safeguarded

☐

PP/RAC/FSAVC with no Safeguarded

☐

Buyout with Safeguarded (GMP or Deferred Annuity)

Provider's name and address

Postcode

Please indicate the type of transfer

☐

Full

☐

Partial

Provider's telephone number

Estimated transfer value

£

Is the plan subject to any existing or proposed trustee in bankruptcy orders, or  
earmarking or pension sharing orders, or other receiving orders?

Yes

☐

No

☐

### 4.6 Transfer payment 3

Scheme name

Transferring Plan Number

What type of pension is this?

☐

Occupational Pension Scheme – DB

☐

Buyout with no Safeguarded

☐

Occupational Pension Scheme –  
DC with Safeguarded (GAR or GAR equivalent)

☐

PP/RAC/FSAVC with Safeguarded (GAR or  
GAR equivalent)

☐

Occupational Pension Scheme –  
DC with Safeguarded (non-GAR or GMP)

☐

PP/RAC/FSAVC with Safeguarded (non GAR)

☐

Occupational Pension Scheme –  
DC with no Safeguarded

☐

PP/RAC/FSAVC with no Safeguarded

☐

Buyout with Safeguarded (GMP or Deferred Annuity)

Provider's name and address

Postcode

Please indicate the type of transfer

☐

Full

☐

Partial

Provider's telephone number

Estimated transfer value

£

Is the plan subject to any existing or proposed trustee in bankruptcy orders, or  
earmarking or pension sharing orders, or other receiving orders?

Yes

☐

No

☐



## Section 4. Transfer payments – continued

### 4.7 Transfer payment 4

Scheme name

Transferring Plan Number

What type of pension is this?

☐

Occupational Pension Scheme – DB

☐

Buyout with no Safeguarded

☐

Occupational Pension Scheme –  
DC with Safeguarded (GAR or GAR equivalent)

☐

PP/RAC/FSAVC with Safeguarded (GAR or  
GAR equivalent)

☐

Occupational Pension Scheme –  
DC with Safeguarded (non-GAR or GMP)

☐

PP/RAC/FSAVC with Safeguarded (non GAR)

☐

Occupational Pension Scheme –  
DC with no Safeguarded

☐

PP/RAC/FSAVC with no Safeguarded

☐

Buyout with Safeguarded (GMP or Deferred Annuity)

Provider's name and address

Postcode

Please indicate the type of transfer

☐

Full

☐

Partial

Provider's telephone number

Estimated transfer value

Is the plan subject to any existing or proposed trustee in bankruptcy orders, or  
earmarking or pension sharing orders, or other receiving orders?

Yes

☐

No

☐

### Allocation of Transfer payments

4.8 Using the boxes below please tell us how you would like to allocate your total transfer value.

Estimated Transfer Value for:

Personal Pension

Flexi-access Drawdown

Drawdown to Drawdown\*

\* Do you require Flexi-access Drawdown?

Yes

☐

No

☐

4.8 – If you are transferring from Capped Drawdown and wish to remain in Capped Drawdown, you should tick 'No'. If left blank, a Flexi-access Drawdown plan will be set up.

## Section 5. Investment choices for regular or single contributions

If you are not applying for regular or single contributions go to section 6

5.1 Are you investing in the SIPP option (Self-Invested Fund)?

Yes

Please also complete the SIPP activation form, if you do not have an existing SIF, or want to change instructions on an existing SIF. Your financial adviser can provide this.

5.2 Fill in your fund choices below for regular or single contributions.

**Important Information**  
The PruFund Protected Funds are currently unavailable to new investments.

Use the continuation sheet in section 12 if you need more space.

Funds	Regular	Single
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
Total percentage	100%	100%

Each PruFund Fund count as two separate fund choices as we will automatically add the Cash Feeder Fund or relevant PruFund Holding Account to your choice. Only one Protected PruFund Fund is allowed per plan.

A PruFund Protected Fund cannot be selected for regular contributions.

5.3 – If you choose the Lifestyle Option, please make your initial fund selection in 5.2 above. If you do not, we will invest your initial contributions in the Prudential Managed Fund.

### 5.3 Are you choosing the Personal Pension Lifestyle Option?

Yes

5.4 Have you chosen a PruFund Protected Fund in the table in 5.2

Yes

## Section 5. Investment choices for regular or single contributions – continued

5.5 Is the guarantee term you wish to select currently available?

☐

No → You must select from the guarantee terms currently available.

☐

Yes →

Tick this box if you want the guarantee to apply at Selected Retirement Age (SRA)

☐

→ go to 5.7

Tick this box if you want the guarantee to apply at the end of the guarantee term

☐

→ go to 5.6

5.6 Please select your chosen guarantee term from the options available.

years

5.7 Are you also making transfer payments?

☐

No → go to section 8

☐

Yes → complete section 6

You can select the guarantee to match the date you reach your Selected Retirement Age (SRA), provided your SRA is within the minimum and maximum guarantee terms available.

5.6 – If the guarantee term selected ends less than 12 months before the date you reach your SRA, the Guarantee Date will always be set to the date of your SRA except where you have selected the maximum guarantee term available.

## Section 6. Investment choices for transfers

6.1 Are you investing in the SIPP option (Self-Invested Fund)?

☐

No

☐

Yes → please continue and ensure you insert "Self-Invested Fund" in 6.12 below and confirm percentage to be invested. Please also complete the SIPP activation form, if you do not have an existing SIF, or want to change instructions on an existing SIF. Your financial adviser can provide this.

6.2 Are you transferring into the Drawdown Option?

☐

No → go to 6.8

☐

Yes

### Drawdown Option

6.3 Are you choosing a Drawdown Lifestyle option?

☐

No

☐

Yes → select an option below

Flexi-access Drawdown

☐

Cautious

☐

Balanced

☐

Adventurous

Drawdown to Drawdown

☐

Cautious

☐

Balanced

☐

Adventurous

Go to 6.7 if all plans are investing in Lifestyle options.

6.3 – Drawdown Lifestyle Option cannot be selected if you are aged 74 or over, or within 10 years of your Anticipated Annuity Age (AAA).

Only one Lifestyle Option per plan is allowed.

6.4 Are you choosing a PruFund Protected Fund for any of your drawdown plans?

☐

No → go to 6.7

☐

Yes

6.5 Is the guarantee term you wish to select currently available?

☐

No → You must select from the guarantee terms currently available.

☐

Yes →

Tick this box if you want the guarantee to apply at your Anticipated Annuity Age

☐

→ go to 6.7

Tick this box if you want the guarantee to apply at the end of the guarantee term

☐

→ go to 6.6

You can select the guarantee to match the date you reach your Anticipated Annuity Age, provided you will reach this age within the minimum and maximum guarantee terms available.

## Section 6. Investment choices for transfers – continued

6.6 – If the guarantee term selected ends less than 12 months before the date you reach your Anticipated Annuitisation Age, the Guarantee Date will always be set to this date except where you have selected the maximum guarantee term available.

6.8 – If you choose the Lifestyle Option, please make your initial fund selection in 6.12 below. If you do not, we will invest your initial contributions in the Prudential Managed Fund.

The Lifestyle Option will not apply to any investments in the With-Profits Fund, Self-Invested Funds or a PruFund Protected Fund.

You can select the guarantee to match the date you reach your Selected Retirement Age (SRA), provided your SRA is within the minimum and maximum guarantee terms available.

6.11 – If the guarantee term selected ends less than 12 months before the date you reach your SRA, the Guarantee Date will always be set to the date of your SRA except where you have selected the maximum guarantee term available.

6.6 Please select your chosen guarantee term from the options available.

years

6.7 Are you also transferring into the Personal Pension Option?

☐ No → go to section 7 if all plans are in Lifestyle options. Go to 6.12 to choose individual funds.

☐ Yes

### Personal Pension Option

6.8 Are you choosing a Personal Pension Lifestyle Option?

No ☐ Yes ☐

6.9 Are you choosing a PruFund Protected Fund for any of your Personal Pension plans?

☐ No → go to 6.12

☐ Yes

6.10 Is the guarantee term you wish to select currently available?

☐ No → You must select from the guarantee terms currently available.

☐ Yes →

Tick this box if you want the guarantee to apply at SRA

☐ → go to 6.12

Tick this box if you want the guarantee to apply at the end of the guarantee term

☐ → go to 6.11

6.11 Please select your chosen guarantee term from the options available.

years

## Section 6. Investment choices for transfers – continued

## All Options

### 6.12 Fill in your fund choices below for relevant transfers

**Important Information**  
The PruFund Protected Funds are currently unavailable to new investments.

**Important Information**  
The PruFund Protected Funds are currently unavailable to new investments.

Use the continuation sheet in section 12 if you need more space.

Funds	Transfers into Personal Pension	Transfers into Drawdown
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
Total percentage	100%	100%

If you are transferring into Drawdown please complete section 7. If not, go to section 8.

## Section 7. Drawdown options (transfers only)

7.1 – You must fill in details of a personal bank account where we can send any tax-free cash or income payments. We cannot send payments to a company bank account.

7.2 – The maximum tax free cash is assumed to be 25% (one quarter) of the amount invested in Drawdown.

If you have protected tax-free cash we will normally pay the protected amount.

7.3 – If Flexi-access Drawdown is chosen income can only be expressed as a specific yearly amount (£).

Choose a day between 1st and 28th of the month. If your plan starts after the first payment date you select, we will make your first payment in the month after your plan starts using the day of the month you have selected.

### 7.1 Personal bank account details (You must complete this section)

Bank or building society name

Branch address

 Postcode

Sort Code

   -    -   

Account number

       

Roll number

           

Names of account holders

### 7.2 Are you taking tax-free cash?

☐

No → you may not be able to take tax-free cash at a later date

☐

Yes → fill in details below

Specify amount

 £

OR Max Available

☐

Please note that where tax free cash is available it can only be taken at the start of a Drawdown plan.

If the maximum available is not taken at the start of the Drawdown plan then no further tax free cash can be taken at a later date.

### 7.3 Are you taking income?

☐

No

☐

Yes →

☐

For Flexi-access Drawdown

Flexi-access Drawdown

Please enter details in the boxes which apply

Specific Yearly Amount Before Tax

 £☐

For Drawdown to Drawdown

Drawdown to Drawdown Transfer

Please enter details in the boxes which apply

Specific Yearly Amount Before Tax

 £

OR

Maximum Income Allowed ☐ (Capped Only)

OR

Percentage of drawdown limit (Capped Only)

 %

Income frequency

☐

Yearly

☐

Quarterly

☐

Half-yearly

☐

Monthly

Income frequency

☐

Yearly

☐

Quarterly

☐

Half-yearly

☐

Monthly

Start date

       

Start date

## Section 7. Drawdown options (transfers only) – continued

7.4 Please select the funds you would like the income to be disinvested from.

### Important Information

The PruFund Protected Funds are currently unavailable to new investments.

Flexi-access Drawdown

Proportionately across all funds?

☐

No → complete the fund selection below

☐

Yes → go to 7.5

Fund Name	
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Total percentage	100%

Drawdown to Drawdown Transfer

Proportionately across all funds?

☐

No → complete the fund selection below

☐

Yes → go to 7.5

Fund Name	
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Total percentage	100%

If a Drawdown Lifestyle Option has been chosen then income will be taken proportionately from all funds.

If you want to take income from more than ten funds use the continuation sheet in section 12.

There are restrictions on the amount of income you can take from the With-Profits Fund and PruFund Funds. This will apply to Capped Drawdown only.

If you take income from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

If you take income from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

Please use whole numbers only.

7.5 Does this application include a Drawdown to Drawdown transfer?

☐

No → if you're taking tax-free cash go to section 7.6 otherwise go to section 8

☐

Yes → please complete the information below

The value of the transfer that was crystallised pre 6 April 2024.

The value of the transfer that was crystallised on or after 6 April 2024.

You should be able to get this information from your transferring scheme.

Do you have enhanced protection?

☐

No

☐

Yes → please discuss this with your financial adviser and then contact us

## Section 7. Drawdown options (transfers only) – continued

If you need more information on the allowances, you can visit our website [pru.co.uk/tax](http://pru.co.uk/tax)

7.6 If you're taking tax-free cash as part of this application, we cannot set up your benefits until this section is completed.

To do this you should select the relevant option below:

1. If the total value of all the tax-free lump sums, including any tax-free elements of any UFPLS cash sums you've already taken and are about to take, is less than the Lump Sum Allowance (£268,275), please tick this box. ☐

2. If the total value of all the tax-free lump sums, including any tax-free elements of any UFPLS cash sums you've already taken and are about to take, is more than the Lump Sum Allowance (£268,275) or you think you might be close to the limit, please tick this box. ☐

Or

3. If you have previously received a serious ill health lump sum or have primary, enhanced, fixed, or individual protection or a protected early retirement age, please tick this box. ☐

If you have ticked box 2 or 3 above please discuss this with your financial adviser and then contact us.

## Section 8. Nomination of Beneficiary (all applicants)

Please fill in the details of who you would like to receive your death benefits.

### Personal Pension Plans

Prudential are not legally bound to follow your wishes, but will take them into account.

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

Surname

Other names in full

Current address

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

Relationship to you (if any)

Proportion of benefits

 %

If not 100%, details of any additional beneficiaries should be attached to this application.

### Drawdown Plans

The nomination is binding on Prudential if the nominee is a dependant other than through financial interdependency, at the date of your death.

Please use the same nominations as for the Personal Pension ☐

Or

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other

Surname

Other names in full

Current address

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

Relationship to you (if any)

Proportion of benefits

 %

If not 100%, details of any additional beneficiaries should be attached to this application.

The discretionary distribution of death benefits means that Inheritance Tax will not normally apply.

Your nominations apply to all plans in the relevant scheme and NOT individual plans, other than the separate nominations which apply to any Drawdown plans.

If you want to choose additional beneficiaries, use the continuation sheet in section 12. Please make sure that the total for all your chosen beneficiaries adds up to 100%.

If you want to change these details later, you should write to Prudential, quoting your plan number and the revised information.



## Section 9. Transfers – Adviser Charge Instructions

Please ensure your adviser completes sections 15 and 16.

The percentages you select should be to two decimal places only.

The deduction of Ongoing Adviser Charges is only possible if there is investment into insured funds when the plan is set up. No Ongoing Adviser Charges are payable from the Self Invested Fund.

Ongoing Adviser Charge will continue to be deducted until the plan reaches your selected SRA/AAA, or we receive instructions to amend.

Ongoing Adviser Charges will be paid in arrears from the plan start date. For example, if the plan starts on 15th January, the first charge would be deducted and paid to your Adviser on 15th February, if you choose monthly deductions, or on 15th January the following year if you choose yearly deductions.

Are Adviser Charges being taken from the transfer plan(s) and paid to your Adviser?

No

☐

Yes

☐

If No please go to Section 10.

### Adviser Charges for arranging the set up of the plan

The adviser charges agreed for arranging this plan(s) can be taken as a percentage of the transfer value(s), after payment of any tax free cash, or as a fixed monetary value.

Adviser Charges for arranging the set up of the plan	Personal Pension	Flexi-access Drawdown	Drawdown to Drawdown
% of the transfer value			
OR	%	%	%
Specified monetary amount	£	£	£

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Initial Adviser Charges on single / transfer / drawdown, the limit is 5% of the initial investment. The aggregate of all Initial Adviser Charges (and Ad hoc Adviser Charges) in relation to transfers cannot exceed £30,000 in any 12 month period. For regular contributions this is 5% of the contribution or 25% of the first 12 month's contributions.

### Ongoing Adviser Charges

Ongoing Adviser Charges can be deducted from the fund either as a fixed monetary value, or a percentage of the fund value. Please enter the yearly amount and the frequency of deductions in the tables below.

Ongoing Adviser Charges	Personal Pension	Flexi-access Drawdown	Drawdown to Drawdown
% of the transfer value			
OR	% p.a.	% p.a.	% p.a.
Specified monetary amount	£ p.a.	£ p.a.	£ p.a.

Frequency of ongoing Adviser Charges to be deducted. (Please tick ONE frequency for each transfer type.)

Frequency of Adviser Charges	Personal Pension	Flexi-access Drawdown	Drawdown to Drawdown
Monthly			
Yearly			

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.

Ongoing Adviser Charges will be calculated and deducted proportionately across all insured funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude PruFund Protected Funds and/or the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other fund (excluding the Self-Invested Fund).

Please tick if you wish to exclude the PruFund Protected Fund from the deduction of Ongoing Adviser Charges.

☐

Please tick if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges.

☐

## Section 10. Regular Contributions – Adviser Charge Instructions

Are Adviser Charges being taken from your regular contribution plan and paid to your Adviser?

No ☐

Yes ☐

If No please go to Section 11.

### Adviser Charges for arranging the set up of the plan

The Adviser Charges for arranging the plan can be taken as a percentage of the regular contributions. This can be fixed for the full duration of the plan to SRA, or fixed for a specified period (up to a maximum of 60 months), with the option of continuing at a different rate until SRA. Please complete only one of the options below. These charges will commence on the start date of the plan.

% to SRA

OR

% for  months, then  % to SRA

Maximum initial period is 60 months.

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Initial Adviser Charges on single / transfer / drawdown, the limit is 5% of the initial investment. The aggregate of all Initial Adviser Charges (and Ad hoc Adviser Charges) in relation to transfers cannot exceed £30,000 in any 12 month period. For regular contributions this is 5% of the contribution or 25% of the first 12 month's contributions.

### Ongoing Adviser Charges

Ongoing Adviser Charges can be deducted from the fund either as a fixed monetary value, or a percentage of the fund value. Please enter the yearly amount and the frequency of deductions below.

% of the fund value each year  % p.a.

OR

Specified yearly monetary amount  £  p.a.

Frequency of ongoing Adviser Charges to be deducted. (Please tick ONE box)

☐ yearly ☐ monthly

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.

Ongoing Adviser Charges will be calculated and deducted proportionately across all insured funds including the With-Profits Fund.

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other fund (excluding the Self-Invested Fund).

Please tick if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges. ☐

Please ensure your adviser completes sections 15 and 16.

These charges will continue for the period specified but only if a contribution is paid. No deduction for Adviser Charges will be made if any regular contribution payments are missed.

The percentages you select should be to two decimal places only.

The deduction of Ongoing Adviser Charges is only possible if there is investment into insured funds when the plan is set up. No Ongoing Adviser Charges are payable from the Self Invested Fund.

Ongoing Adviser Charges will continue to be deducted until the plan reaches SRA, or we receive instructions to amend.

Ongoing Adviser Charges will be paid in arrears from the plan start date. For example, if the plan starts on 15th January, the first charge would be deducted and paid to your Adviser on 15th February, if you choose monthly deductions, or on 15th January the following year if you choose yearly deductions.

## Section 11. Single Contributions – Adviser Charge Instructions

Are Adviser Charges being taken from your single contribution plan and paid to your Adviser?

No ☐

Yes ☐

If No please go to Section 12.

### Adviser Charges for arranging the set up of the plan

The Adviser Charges for arranging the plan can be taken either as a fixed monetary amount, or as a percentage of the single contribution. Please provide details below.

% of single contribution  %

OR

Specified monetary amount  £

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Initial Adviser Charges on single / transfer / drawdown, the limit is 5% of the initial investment. The aggregate of all Initial Adviser Charges (and Ad hoc Adviser Charges) in relation to transfers cannot exceed £30,000 in any 12 month period. For regular contributions this is 5% of the contribution or 25% of the first 12 month's contributions.

### Ongoing Adviser Charges

Ongoing Adviser Charges can be deducted from the fund either as a fixed monetary value, or a percentage of the fund value. Please enter the yearly amount and the frequency of deductions below.

% of the fund value each year  % p.a.

OR

Specified yearly monetary amount  £ p.a.

Frequency of ongoing Adviser Charges to be deducted. (Please tick ONE box)

☐ yearly ☐ monthly

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.

Ongoing Adviser Charges will be calculated and deducted proportionately across all insured funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude PruFund Protected Funds and/or the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other fund (excluding the Self-Invested Fund).

Please tick if you wish to exclude the PruFund Protected Fund from the deduction of Ongoing Adviser Charges. ☐

Please tick if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges. ☐

Please ensure your adviser completes sections 15 and 16.

The percentages you select should be to two decimal places only.

The deduction of Ongoing Adviser Charges is only possible if there is investment into insured funds when the plan is set up. No Ongoing Adviser Charges are payable from the Self Invested Fund.

Ongoing Adviser Charges will continue to be deducted until the plan reaches SRA, or we receive instructions to amend.

Ongoing Adviser Charges will be paid in arrears from the plan start date. For example, if the plan starts on 15th January, the first charge would be deducted and paid to your Adviser on 15th February, if you choose monthly deductions, or on 15th January the following year if you choose yearly deductions.

## Section 12. Continuation sheet

- Use this continuation sheet if you need more space for any answers.
- Photocopy this sheet before filling it in if you need more than one sheet.
- Mark each continuation sheet with the section and question number it relates to.
- Sign and date each continuation sheet and attach it to this form.

## Section 13. Investor's declaration (all applicants)

As HM Revenue & Customs grant tax relief at source on the strength of this application you should be aware that it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

*Please read this section carefully before you sign and date this form.*

**These declarations apply to all applicants:**

1. I declare that to the best of my knowledge and belief, the details given by me in this application are true and complete and agree that the terms of this application, any other written statement by me or on my behalf to Prudential, the answers to any additional questions put to me by Prudential's Medical Examiner, together with Prudential's Acceptance, shall form part of any relevant contracts.
2. I understand that I can alter the terms of my plan by giving revised instructions to Prudential, in writing, and that these revisions can be either directly from me, from my employer, or from the financial adviser who arranged my plan (or from any other adviser I appoint in writing and accepted by Prudential) provided that such revisions are allowed in terms of the Rules and Plan Conditions.
3. I agree that Prudential may change the terms of the contract later if I have given incomplete or inaccurate information in this application.
4. I understand if I select the Self-Invested Fund for all or some of my payment, and purchase any assets within the first 30 days that are either non publicly quoted or not readily realisable, then I automatically waive the right to cancel the self-invested part of this plan or plans.
5. I consent to Prudential providing the financial adviser detailed in this Application Form, information on all my Prudential Individual Pension Plans (including group arrangements). This authority is valid until it is cancelled, in writing, by me, or by submission of future applications.
6. I understand that I am responsible for any tax charges on unauthorised payments if the information that I have given is not complete and correct.
7. I confirm that if I am self employed any payments to the pension plan from the business/partnership account will be reimbursed as applicable.
8. If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in Section 1.4.
9. I authorise Prudential to act upon my instructions regarding the facilitation of Adviser Charges (the "Adviser Charge Instruction") whether specified here now or elsewhere at any time in future. I also understand that Prudential shall not be required to carry out such instructions (including any permitted by my 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 understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my adviser firm, Prudential will only facilitate payment in accordance with my Adviser Charge Instruction.

I confirm that the Adviser Charge specified in my Adviser Charge Instruction is inclusive of any VAT at the prevailing rate from time to time.

I 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 Adviser Charge following a new Adviser Charge Instruction or instruction from my adviser firm which sets out the new level of charges to be deducted.

I understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.

I agree that the Adviser Charge may be reduced or stopped by Prudential or my adviser firm without my explicit authority.

I agree that where my adviser firm arranges for the services I have agreed with them to be provided by another adviser firm, I authorise Prudential to amend my 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 confirm that I have discussed with my financial adviser the tax implications of having my Adviser Charge deducted from the Plan.

I understand that any Adviser Charge not paid in line with HMRC rules will result in unauthorised payments and tax charges for which I will be liable.

I confirm that:

- (i) my Adviser Charges arise from genuinely commercial remuneration arrangements between myself and my adviser which are appropriate to the advice and service my adviser provides me in relation to my registered pension scheme(s);
- (ii) any Set-up Adviser Charges are solely in respect of the initial advice to set up this pension plan(s)/ these pension plan(s);

## Section 13. Investor's declaration (all applicants) – continued

- (iii) where I have selected Ongoing Adviser Charges I am receiving ongoing pensions advice and/or a service from my adviser in relation to my registered pension scheme(s).

I understand that Ongoing Adviser Charges must stop if I cease to receive ongoing pension scheme advice and/or service(s) from my adviser in relation to my registered pension scheme(s) and that I must inform Prudential prior to the occurrence of such event.

If any Adviser Charges are overpaid to my adviser I understand that I must ensure that the overpayment is returned to my pension scheme. In the event that an overpayment is not returned to my pension scheme I understand that I will be liable for any tax consequences that may arise from the breach of any UK tax legislation.

I understand that Adviser Charges deducted from my pension plan(s) will have an impact on the benefits payable from such plan(s).

### Applicants making regular or single contributions:

Please treat this form as several Applications, each in respect of an Arrangement under the Scheme. I agree that the Scheme Administrator should decide on the number of Arrangements.

I declare that

- my total contributions to all UK registered pension schemes (schemes that attract tax relief) will not exceed the higher of
  - (i) my Relevant Earnings (broadly UK taxable earnings directly from a trade, or profession or employment) and
  - (ii) £3,600 (including tax relief), if my Relevant Earnings do not exceed £3,600.
- if I cease to be a UK resident, for tax purposes or cease to be eligible for tax relief on any contributions that I am paying (because my earnings have reduced), I will write to Prudential to confirm this before the later of
  - (i) 30 days after the change, and
  - (ii) the 5 April at the end of the tax year when my circumstances change.
- I understand that if my employer is contributing to the plan
  - (i) my regular contributions, if any (net of tax at the basic rate) will be deducted from my earnings after all other deductions and will be sent to Prudential along with my employer's contributions (if any) and I authorise such deductions from my earnings.
  - (ii) my employer intends to continue to pay the employer contributions (if any) but may stop them at any time and, if this happens, I will be told.
- Where my employer has agreed to arrange contributions to my plan I consent to:
  - (i) Prudential giving my employer information about my plan.
  - (ii) Prudential getting more information, and I consent to the giving of such information, as may be necessary for the installation and administration of my plan.

### Applicants for transfer payments

Declaration to the Existing Pension Provider

1. I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in Section 4 of this application directly to Prudential and to provide any instructions and/or discharge required by any relevant third party to do so.
2. I accept that in order to comply with regulatory obligations, Prudential and the current provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.
3. Until this application is accepted and complete, Prudential's responsibility is limited to the return of the total payment(s) to the current provider(s).
4. When payment is made to Prudential as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in Section 4 where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

5. I have read any information provided or made available to me by the current provider in conjunction with this transfer and have considered if there are any benefits or options I may lose as a result of this transfer.
6. I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

Declaration to Prudential and Existing Pension Provider

1. I confirm that I have provided only true and accurate information in applying for this transfer. I understand that Prudential and the current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

## Section 13. Investor's declaration (all applicants) – continued

2. I authorise Prudential, the current provider, any contributing Employer and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Prudential.

Declaration to Prudential:

1. I apply for membership of the Prudential (SAL) Personal Pension Scheme and agree to abide by its Rules.
2. I request that Prudential set up a Personal Pension and/or Drawdown Plan or Plans for me in respect of this transfer value. I understand that the number of such separate Arrangements and Plans will be decided by Prudential.

3. I understand that no benefits arising as a result of this transfer are capable of commutation, surrender or assignment except as permitted by the Finance Act 2004.
4. I consent to Prudential's giving to or obtaining from the current provider, such further information as may be reasonably necessary for the installation and administration of any plan set up as a result of the transfer.
5. Where I have chosen the holding account option in Section 4, I understand that each transfer value will be held in a holding account under the scheme, earning a commercial rate of interest, until such time as all monies and requirements, as determined by Prudential, are received.

Declarations that apply to all applicants using Drawdown

6. I understand and agree that if I have applied for a Drawdown Plan:

- a) I may alter the amounts, and frequency, of the Drawdown payments by giving revised instructions, in writing or otherwise, in a manner acceptable to Prudential provided that such payments are made only to the bank or building society account detailed in Section 7 of this application (or to any replacement account which I subsequently confirm in writing to Prudential);
- b) I cannot pay or transfer any further monies into any existing Drawdown Plan and any new monies will be invested in a new Plan or Plans;
- c) Prudential may adjust Drawdown payments at any time in the future if this is necessary to comply with HMRC rules;
- d) Prudential shall be fully discharged of any liability for payments made in accordance with this application and any subsequent alterations to the instructions detailed on this form.

7. Prudential will review my Capped Drawdown plans every three years, or earlier if agreed by Prudential, in accordance with the scheme rules. From age 75, Prudential will review my Capped Drawdown plan every year.
8. I understand where I have chosen to take income that I am responsible for ensuring there is sufficient cash in addition to the minimum bank account balance to pay the income I require where that income is to be taken, in whole or in part, from the Self-Invested Fund.

9. I understand that where I have multiple transfer values, these will be held in a holding account under the scheme, earning a commercial rate of interest, until such time as all monies and requirements, as determined by Prudential, are received.
10. I undertake to advise Prudential if information completed in Section 7 in relation to Lump Sum Allowance, where applicable, changes between the date I submit my application and terms and conditions are issued.
11. I declare that I have no intention of "recycling" any tax-free cash lump sum detailed in this form (i.e. investing the tax-free cash in another pension contract in a way that would breach HMRC rules).
12. I request that maximum income reviews are conducted within the timeframe set out in legislation and as agreed with Prudential (Capped Drawdown only).
13. I understand that any Set-up Adviser Charge will be paid after the designation of my funds as available for the payment of my drawdown pension.
14. If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the Money Purchase Annual Allowance (MPAA) from the date of my first flexi-access payment, or if I am already subject to the MPAA, I have supplied the date the MPAA first applied to me in Section 1.4.



## Section 13. Investor's declaration (all applicants) – continued

### How we use your personal information

We, Prudential UK, take the privacy and protection of your personal information seriously.

So we've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you, such as your name, date of birth and contact details. 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.

### Part A – How we use your personal information and why

We, M&G plc and our Business Partners, will use the personal information you provide to us, together with other information, for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
- complying with any regulatory or other legal requirements
- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (see Part B for more)
- the provision of customer services – like to reply to a question, or tell you that something's changing
- automated decision-making or profiling (see Part C for more)
- keeping your information on record and carrying out other internal business administration

In addition, we, M&G plc and our Marketing Partners, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and non-electronic means including by post, as well as sending you introductions to products and services from carefully selected third parties also by post. Please see Part G for further details.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore

ways to develop our business and to gain insights into how our products and services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by signing and returning this form, or as set out in Part G as appropriate.

### Who we share your personal information with and why

We'll share your personal information within M&G plc and with our Business Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G plc and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, where appropriate safeguards have been put in place.

If you want to know more about these safeguards – like our use of the European Commission's Model Clauses which govern the transfer of information outside of the European Economic Area – further information is available on request.

We keep your personal information for a set amount of time

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

### Part B – Reference checks

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

Any transfer of your personal information will always be done securely.



### Part C – We may use your personal information to make automated decisions or profile you

We, M&G plc, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we'll provide you with further information at the appropriate time.

### Part D – Use of your sensitive personal information

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, you explicitly provide your consent by signing and returning this form.

### Part E – You're in control

When it comes to how we use your personal information, you've got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive)
- in certain circumstances request that we move your personal information to another organisation if you want us to
- request that we correct anything that's wrong, or complete any incomplete personal information
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing
- limit how we use your personal information or withdraw your consents (including automated decision making) you have given for the processing of your personal information
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests
- complain to a data protection authority or another independent regulator about how we're using it.

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the Contact Us section.

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is Prudential UK. Prudential UK have also appointed a Data Protection Officer who can be reached at the address shown in the Contact Us section of this document.

We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

### Part F – Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained in Parts A, B, C, and D above)
- you getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number below before sending us anything.

### Part G – Direct marketing

We and M&G plc will still send you information by post about the Prudential UK and M&G plc's products and services and carefully selected third parties.

Additionally, from time to time, Prudential UK and M&G plc would like to contact you by electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential International Assurance plc as they operate their own customer databases and may contact you separately.

If you consent to us contacting you for this purpose by electronic means, please tick to say how we may contact you (tick as many or as few as you like):

Email ☐ Phone ☐ Text ☐

And if you change your mind, and/or you would like to opt-out of receiving non-electronic direct marketing, it's easy to let us know. Just call us on 0800 000 000.

## Section 13. Investor's declaration (all applicants) – continued

### Contact us

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at: **Customer Service Centre  
Prudential  
Lancing  
BN15 8GB**

Call us on: **0800 000 000**

Or visit: **pru.co.uk**

Prudential UK means The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and M&G Wealth Advice Limited as appropriate.

M&G plc means any affiliates of Prudential UK (including, Prudential International Assurance plc, PGDS (UK ONE) Limited, M&G Global Services Private Limited, M&G Investments Group, and Prudential Corporate Pensions Trustee Limited.

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

Please confirm if you have received free, impartial guidance from Pension Wise – the Government guidance service from MoneyHelper.

☐

Yes, I have used Pension Wise, the Government guidance service from MoneyHelper.

☐

No, I have not used Pension Wise, the Government guidance service from MoneyHelper.

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

Signature of applicant

Date signed

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

Prudential as administrator agrees to administer the Prudential SAL/M&G Personal Pension Schemes as required by the rules of the schemes.

## Section 14. Employer's declaration (if employer is contributing to your Personal Pension)

To be completed only if the employer is contributing to the plan or paying contributions on the applicant's behalf.

1. We, as employer of the employee making this application, confirm our agreement to pay contributions in accordance with this application to provide benefits in respect of the said individual.
2. We agree, having been so authorised by the employee, to deduct from payments of salary or wages, after all other deductions, his or her Regular Contributions, if any, net of tax relief at the basic rate in force at the time the Regular Contribution is paid to Prudential. We undertake to hold such contributions as agent for the said employee and, as agent, to pay these contributions together with our own Regular Contributions, if any, in accordance with this application to Prudential by means of Direct Debit Instruction.

3. We will ensure that contributions are paid to Prudential before the 19th of each month following deductions, if any, from the employee's pay (to meet the legislative "contribution monitoring" rules).

4. These agreements shall cease to operate if the employee leaves our employment or on such earlier date as we may decide. In either case, we will write to Prudential and the individual accordingly.

Signature of employer

Date signed

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

## Section 15. Adviser details (all financial advisers to complete)

Please answer all questions in this section, then complete your routing instructions in section 16.

Was advice given?

I confirm that I have provided advice in connection with this application

☐

We will not process applications where advice has not been provided.

Was transfer Advice given?

Yes

☐

No

☐

If yes, have any transfer included in this application been arranged against your recommendation?

Yes

☐

No

☐

Registered Individual's forename

Registered Individual's surname

Please provide your FCA Individual Reference Number (IRN)

e.g. A B C 1 2 3 4 5

Please provide your Prudential (SAL) agency number, name and address

e.g. 1 2 3 4 5 6 X

Agency name and address stamp

## Section 16. Routing instructions

Tell us where the Plan Certificates should be sent.

Plan Certificate to:

☐

Investor

☐

You

☐

Special destination

☐

To ensure client confidentiality tick to confirm that the investor has authorised this destination

Copy of Plan Certificate to:

☐

Investor

☐

You

☐

Special destination

☐

To ensure client confidentiality tick to confirm that the investor has authorised this destination

Name

Address

  

Postcode

Your signature

Date signed

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

Name (write in capitals)

Position in firm

For Prudential use only

Cheque acknowledgement number

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

Date stamp

AM

AOI

Cheque amount

£

SD agreed by

AMC adj

£

## Section 17. Continuation sheet

- Use this continuation sheet if you need more space for any answers.
- Photocopy this sheet before filling it in if you need more than one sheet.
- Mark each continuation sheet with the section and question number it relates to.
- Sign and date each continuation sheet and attach it to this form.

## Section 18. Instruction to your Bank or Building Society to pay Direct Debits



To the Manager

Service User Number

1 7 7 4 6 2

Name of Bank or Building Society


Reference


Branch address

Postcode

**For Prudential Assurance  
Company Ltd. Official Use Only**

This is not part of the instruction to your  
bank or building society.

Name(s) of Account Holder(s)

--

Branch Sort Code

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

Bank/Building Society account number

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

### Instruction to your Bank or Building Society

Please pay Prudential Assurance Company Ltd. Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Prudential Assurance Company Ltd., if so, details will be passed electronically to my Bank/Building society.

Signature

--

Date signed

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

Please send the completed instruction to:  
**Freepost, Prudential, Lancing BN15 8GB**

## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, Prudential Assurance Company Ltd. will notify you at least five working days in advance of your account being debited or as otherwise agreed. If you request Prudential Assurance Company Ltd. to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Prudential Assurance Company Ltd. or your

bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

- If you receive a refund you are not entitled to, you must pay it back when Prudential Assurance Company Ltd. asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



This guarantee should be detached and retained by the Payer.

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



