

Guaranteed Minimum Death Benefit – Return of Premium Option

Flexible Investment Plan

Helping you to plan what you can leave to your family

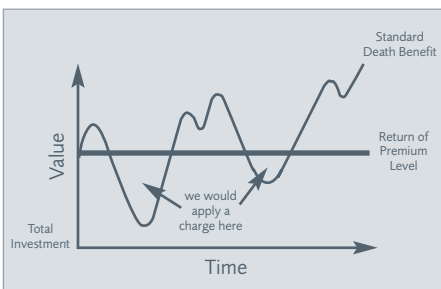
What does this option provide?

This option gives you the peace of mind of knowing that on death the plan will pay out an amount which will be at least equal to the amount you've paid in (less any withdrawals you've made from the plan). You can select this option only at the start of the plan and it can only be selected if the person or people covered are 74 or under when you take out your plan.

If you do not select this option, or are not eligible for this option, the Standard Death Benefit will payout 101% of the plan value if the person covered is 74 or under when the plan starts, or 100.1% of the surrender value if the person covered is 75 or more when the plan starts. There is no additional charge for the Standard Death Benefit.

What does it cost?

The charge only applies if the Standard Death Benefit falls below the guaranteed amount, as illustrated in the chart below.



Please note that this chart is for illustration purposes only and does not represent any actual performance. The charge is assessed once a month and applies only if there is a shortfall on that date. The shortfall is the difference between the guaranteed amount and the standard death benefit. An example of how this works in practice is shown overleaf.

How is the charge taken?

The charge comes from unit cancellation each month.

How is the charge calculated?

The charge is based on the amount of the shortfall and also depends on your age (at the time of the shortfall) and sex. Some example rates are shown below. Charges may vary in the future.

Single life – charge per month per £1,000 of shortfall		
Age	Male	Female
50	£0.30	£0.21
55	£0.55	£0.38
60	£0.96	£0.59
65	£1.67	£0.96
70	£2.92	£1.67

Joint life first death – charge per month per £1,000 of shortfall						
		Female (By Age)				
		50	55	60	65	70
Male (By Age)	50	£0.50	£0.67	£0.88	£1.25	£1.96
	55	£0.75	£0.92	£1.13	£1.50	£2.20
	60	£1.17	£1.33	£1.54	£1.91	£2.61
	65	£1.88	£2.04	£2.24	£2.61	£3.30
	70	£3.12	£3.28	£3.48	£3.85	£4.53

Figures for joint life second death cases are available on request.

So, even if the plan value should fall, you would pay only a small proportion of your investment to protect the return your family would get. In practice, you may never have to pay anything – but you always have the peace of mind that the guarantee will be there if needed.

Example

This is just an example designed to represent a typical situation, and does not relate to any particular individual. You should not look upon this as financial advice or a recommendation. You should consider your own circumstances fully and may wish to consult a financial adviser to help you make a decision.

Mr A, who is 60, invests £100,000 in a single life Flexible Investment Plan on 15 January. During the first year, the value of the plan grows overall, but occasionally dips below the initial investment, as shown in the table below. No withdrawals are taken.

Date	Plan value	Standard death benefit	Shortfall	Cost
15 January	£100,000	£101,000	–	–
15 February	£101,000	£102,010	–	–
15 March	£99,000	£99,990	£10	£0.01
15 April	£101,000	£102,010	–	–
15 May	£99,000	£99,990	£10	£0.01
15 June	£98,000	£98,980	£1,020	£0.98
15 July	£96,000	£96,960	£3,040	£2.92
15 August	£99,000	£99,990	£10	£0.01
15 September	£101,000	£102,010	–	–
15 October	£102,500	£103,525	–	–
15 November	£104,000	£105,040	–	–
15 December	£105,000	£106,050	–	–
			Total cost	£3.93

The total cost of the guarantee for Mr A during the year is £3.93 – less than 0.004% of his investment, as he has only had to pay this charge when the Standard Death Benefit was below the guaranteed amount.

For more information, please refer to the Client Guide (INVM6905) and Key Features document (INVK10106).

The value of your investment may fluctuate and is therefore not guaranteed. You may not get back the full amount of your original investment when you cash in your plan.

Full terms and conditions of the Flexible Investment Plan are available on request.

To find out more, contact your Financial Adviser or call us on
0845 640 1000 or visit our website **www.pru.co.uk**

Calls may be monitored or recorded for quality and security purposes. Lines are open 8am – 6pm, Monday to Friday.



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