



Application Form

Notes to help you

This form should only be used for applications for International Prudence Bond or International Prudence Bond (Capital Redemption option) issued by Prudential International Assurance plc.

This form is divided into sections. **Notes** are provided at the end of each section to help you to complete the section.


If you have any queries while completing this application please speak to your Financial Adviser or call 0808 234 2200 where an operator will be happy to help – calls may be monitored or recorded for quality and security purposes.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – do not use correction fluid as this will invalidate your application.

Please send the completed form to **Prudential International, Stirling, FK9 4UE.**

A checklist is provided below to help ensure that all relevant sections have been completed. Failure to provide all relevant information will result in a delay in this application being processed.

Please read the key Features booklet and the PruFund Range of Funds: Guarantee options before completing this application.

 These signs will direct you to the next relevant sections you need to complete.

Please select bond structure: *(tick one box only)*


Life Assured option

Capital Redemption option *(not available to UK companies)*

Ownership details

Please indicate type of investment:

Personal investment

 Go to Section 1

Trust/Trustee investment *(including Loan Trust and SIPP investments)*

 Go to Section 2

Company investment

 Go to Section 3

Applicant checklist

Section 1, 2 or 3 – has been completed and the Declaration of Beneficial Ownership (INVF11577) has been completed (if applicable)

Section 4 – has been fully completed. Part 4C is required under Money Laundering Requirements.

Section 7 – has been completed if regular withdrawals are required.

Section 9 – Declaration section has been read and signed.

Section 10 – Declaration of residence outside Ireland has been fully completed and signed.

Section 1 – Personal investment

Notes to help you: Prudential International will take your declared country of tax residence as your residence for any obligatory tax reporting/paying purposes.

How many applicants are applying for the bond?¹

One applicant (Complete Part A only below)

More than one applicant² (Complete Parts A & B below)

Part A – First (or only) Applicant

Surname

Full forenames

Mr Mrs Miss Ms Other

Address (your habitual residence)

Country

Postcode

Country of tax residence³

Telephone number

Date of birth

D	D	M	M	Y	Y	Y	Y
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Sex

Male Female

Nationality

Profession (Job title including industry. If retired also state previous profession.)

Correspondence address

Postcode

Fax number

E-mail address

Do you have any policies with Scottish Amicable European/Prudential International? Yes No

Policy number(s)

Part B – Further Applicants

Surname

Full forenames

Mr Mrs Miss Ms Other

Address (your habitual residence)

Country

Postcode

Country of tax residence³

Telephone number

Date of birth

D	D	M	M	Y	Y	Y	Y
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Sex

Male Female

Nationality

Profession (Job title including industry. If retired also state previous profession.)

Correspondence address

Postcode

Fax number

E-mail address

Do you have any policies with Scottish Amicable European/Prudential International? Yes No

Policy number(s)

Notes

¹ Please note we cannot accept an application from anyone who is under 18 years old.

If there are two applicants, we will issue the bond in their names as joint owners (in other words, as joint legal owners of the bond).

² If there are three or four applicants, please photocopy Section 1, complete and return with this application.

³ If you do not know your country of tax residence, please ask your Financial Adviser.

 **Go to Section 4.**

Section 2 – Trust/Trustee investment – continued

The Trust Company Officers – this information must be provided in full.⁶

Surname	<input type="text"/>	Surname	<input type="text"/>
Full forename(s)	<input type="text"/>	Full forename(s)	<input type="text"/>
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>		Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
Position in the company	<input type="text"/>	Position in the company	<input type="text"/>

 **Go to Section 4.**

Notes

- ⁶ If any other officers in the Trust Company are likely to be dealing with policy transactions in future, please give details (including signatures) on a separate sheet.

Section 3 – Company investment

Notes to help you: For company investments, Prudential International will take the country of tax residence as the company's country of residence for any obligatory tax reporting/paying purposes.

For the Capital Redemption option we do not accept investments from UK incorporated companies.

Full name of company	<input type="text"/>	Company number	<input type="text"/>
Registered office address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country of incorporation	<input type="text"/>
Postcode	<input type="text"/>	Country of tax residence	<input type="text"/>
Address for correspondence	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Number of registered directors	<input type="text"/>
Postcode	<input type="text"/>	Reference number (if a designated body)	<input type="text"/>
		Telephone number	<input type="text"/>
		Fax number	<input type="text"/>
		E-mail address	<input type="text"/>

Does the company already have any policies with Scottish Amicable European/Prudential International? Yes No

Policy number(s)

Authorised Signatories for correspondence – this information must be provided in full.⁷

Surname	<input type="text"/>	Surname	<input type="text"/>
Full forenames	<input type="text"/>	Full forenames	<input type="text"/>
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>		Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
Position in the company	<input type="text"/>	Position in the company	<input type="text"/>

Notes

- ⁷ The persons named must have the authority of their company to make this application. If additional officers of the company are likely to be dealing with policy transactions in the future, please attach an Authorised Signatory list with this application (full name, position in company and specimen signature).

Normally for any policy transactions we will require instructions to be signed by two Authorised Signatories of the company. If the company wants us to operate on a different basis, please notify us accordingly.

 **Go to Section 4.**

Section 4 – Investment details

Part A⁸

Number of policies required: (Standard 20)

Part B⁹

Amount of your payment (min £20,000, Euro €25,000 or US\$35,000)

Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.

Your payment is being made by: (method and source)

- ▶ Telegraphic transfer
- ▶ Cheque (payable to Prudential International)
- ▶ Bankers draft (payable to Prudential International)
- ▶ Share Exchange (please ensure you complete the Share Exchange application form DPBF10007 and, for trusts, the Letter of Authority DPBF10008).

If your payment is being made by telegraphic transfer or bankers draft, please provide details of the account from which the payment has been drawn below. Please note that the source of funds must be an account held in the name of the applicant(s).

Name of bank or building society

Account name

Address

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

Account number

Sort code

IBAN

SWIFT-BIC

Part C – Source of your payment/wealth

The following information is required under Anti-Money Laundering Regulations to safeguard against unlawful investment¹⁰. Please complete (i) and (ii) below.

- (i) Bank or building society deposit

Borrowings, investment income, sale of property, sale of stockmarket investments (please specify)

Other (please specify)

- (ii) Territory your payment was made from:

UK

Other EU Country

Other (please specify)

Notes

⁸ You can choose to have your bond issued as one policy or as a group of policies (up to a maximum of 100). We will issue the bond as 20 policies unless you tell us here how many you wish to have.

⁹ The maximum total investment across the PAC With-Profits Funds and PruFund Range of Funds is £1,000,000, Euro €1,500,000 or US\$1,500,000. There is no maximum for the other funds.

¹⁰ We may need to request additional information such as personal identification and address verification to comply with our regulatory obligations.

 Now complete all the remaining sections.

Section 5 – Selected currency or currencies

One currency for all aspects **11a**

UK £ US \$ Euro € OR

Different currencies – all boxes must be completed. **11b**

(a) Limit currency – *The currency we use for charges, minimum and maximum limits and allocation factors.*

UK £ US \$ Euro €

(b) Investment currency – *The currency in which you make your payment into the bond.*

UK £ US \$ Euro € Other

(c) Cash-In benefit currency – *For payment of any cash-in benefits, including regular withdrawals you may take.*

UK £ US \$ Euro € Other

(d) Death/maturity benefit currency – *For payment of death/maturity benefit.*

UK £ US \$ Euro € Other

Notes

11a Complete if you wish to choose one currency to apply for all aspects of your bond. This does not include fund currency (this will depend on which funds you wish to invest in when completing Section 6).

11b Complete if you wish to select different currencies for different aspects of your bond. If this section is left blank we will assume UK £ for all aspects. All payments from the bond, including any from the PruFund Protected Funds, will be paid in the Cash-In Benefit Currency. The Limit Currency can only be UK £, US \$ or Euro €.

Section 6 – Fund choice **12**

Fund name	Fund currency £, €, \$	% of your total payment into the bond
		Total = 100%

If you have selected a PruFund Protected Fund, please select your chosen guarantee term **13** years

12 Minimum investment in each fund is £500, US \$750, or Euro €750. You can invest in up to 10 funds. If necessary, photocopy this section, complete and send in with this application. To help make your initial fund choice, please contact your Financial Adviser.

You can select only one fund from each of these groups: the PAC With-Profits Funds, the PruFund Growth Funds, the PruFund Cautious Funds and the PruFund Protected Funds. For example, you cannot invest in the PruFund Growth (Sterling) Fund and the PruFund Growth (US Dollar) Fund. However, you may choose one fund from each group, in either the same or different currencies.

Investment in any of the PruFund Range of Funds will initially be invested in the PruFund Account(s) corresponding to your chosen fund(s). Your investment will be switched into your chosen fund(s) at the next available PruFund Quarter Date.

If you are selecting a PruFund Protected Fund, you must also specify your chosen guarantee term.

There are also switching restrictions on the PruFund Range of Funds.

Please refer to "Your guide to investing in the PruFund Range of Funds" for further information.

13 Please refer to "The PruFund Range of Funds: Guarantee options" for the terms currently available and the charges that apply.

Section 7 – Taking regular withdrawals

Please read the Key Features document when completing this section. **14, 15, 18**

When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 5% of the full value of your plan, or if selected at the start of your plan, 5% of the total amount you paid in. If you stop regular withdrawals, you may not be able to re-start them later. Please see your Key Features document for more information.

Minimum payment £75, US \$112.50, or Euro €112.50


1. I/We wish to receive every year **or** % of my/our initial investment into the bond

or % of the value of my/our bond every year

2. Payable at these intervals Every month Every three months Every six months Every 12 months

3. Date you wish regular payments to start **16** (must be at least 30 days after the start of your bond)

Section 8 – Person(s) to be covered by the bond

 If you have selected the Capital Redemption option you do not need to complete this section. **Please go to Section 9.**

The bond can be used to cover the lives of up to 10 people

1. Applicant(s) to be covered by the bond: First (or only) Applicant 2 Applicant 3 Applicant 4
(please tick)

If more than one person is to be covered by the bond, please state relationship between applicants:

2. If the death benefit is to be payable on first death please tick this box

If not ticked, we will assume that the death benefit is to be payable on the death of the last surviving person.

 If only the applicant(s) is/are to be covered by the bond, **Please go to Section 9.**

3. Person(s) to be covered by the Bond who are not Applicants.

If anyone is to be covered by the Bond in addition to or instead of the Applicants, please complete the rest of this Section. Please note that naming a person as a Person to be covered by the Bond does not of itself give that person any financial right or interest in the Bond.

Person to be covered by the bond (if applicable)

Surname Forenames

Mr Mrs Miss Ms Other Sex Male Female

Date of birth

Relationship to Applicant

Each person to be covered must be aged 3 months or over.

Where more than one person is to be covered by the bond and the death benefit is to be payable

- on the first death, all lives to be covered must be under age 90, or
- on the last death, at least one person to be covered must be under age 90.

Personal investment – You can include your family as named lives assured. Please indicate the relationship of each life assured to you, for example, "husband", "wife", "son" or "daughter".

Trust/Trustee investments – Please indicate the status of each life assured in relation to the Trust, for example "Beneficiary", "Settlor" or "Trustee".

Company investments – Please indicate the status of each life assured in relation to the company, for example "Director", "Chairman", "Employee" or "Shareholder".

Section 8 – Person(s) to be covered by the bond – continued

If you are naming persons to be covered in addition to or instead of the applicant(s), please complete the relationship box as follows:

Additional person(s) to be covered by the bond who are not applicants **19**

Surname

Surname

Forenames

Forenames

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

Sex Male Female

Sex Male Female

Date of birth

Date of birth

Relationship to Applicant

Relationship to Applicant

Notes

19 The bond can cover up to 10 persons. If necessary please photocopy this page, complete and send in with this application.

Section 9 – Declaration

1. Confirmation by each Applicant

This Application should be read and the Declaration signed by the person(s) who is/are to own the bond.

Please read the key features document, 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 International Prudence Bond Fund Guide, available from your Financial Adviser, as this will provide you with full details of the funds available, their objectives, Prudential International's risk rating of these funds and charges to help you select the funds suitable for your needs.

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

You must be aged 18 or over to be the owner of the bond.

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application is true and complete to the best of my knowledge and belief.
- b) I have not concealed or omitted any material facts (and to the best of my knowledge and belief no other person involved in this application has concealed or omitted any material facts).
- c) I will notify you of any material facts I become aware of before the contract starts.
- d) I have read the warning regarding material facts on page 11 and I understand that failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void.
- e) I understand that any additional payments made into the bond will be invested on the same basis as the initial payment unless otherwise stated and agreed.
- f) I understand that a sole applicant, or, if there is more than one applicant, any one of the applicants, has the right to cancel the contract within 30 days of receiving the cancellation notice.
- g) I acknowledge and accept that for personal investments, Prudential International will take the country of my main residential address, (the country where I normally live), to be my country of tax residence for any obligatory tax reporting/paying purposes.
- h) I acknowledge and accept that for Trust/Trustee investments, Prudential International will take the country of tax residence of the Trust as the residency of the Trust for any obligatory tax reporting/paying purposes.
- i) I acknowledge and accept that for company investments, Prudential International will take the country of tax residence as the company's country of residence for any obligatory tax reporting/paying purposes.
- j) I authorise Prudential International and all other companies in the Prudential Group to provide details of all data (including personal data) disclosed by me in conjunction with my application for a policy, to any regulatory, tax or revenue authority and as otherwise required by law.
- k) I will notify Prudential International if I change the country in which I reside, if the rights conferred by the contract come to be held subject to a Trust, or are transferred to another individual or body.
- l) as a consequence of my investment and where applicable, I authorise and direct Prudential International to pay on my behalf all taxes, levies and other similar payments payable to my home country's taxation and revenue authorities from the funds from which the bond derives its value, which I acknowledge will result in a corresponding reduction in the value of the bond. I confirm that I have sought taxation advice in the country in which I am resident unless I consider my personal knowledge is such that I do not have to do so.
- m) I understand that a copy of the terms and conditions, and the completed Application Form, are available on request.
- n) I understand calls may be monitored or recorded for staff training purposes.
- o) I acknowledge and accept that the validity, construction and performance of any contract entered into between Prudential International and myself shall be governed by English Law and that any dispute arising under or in connection with the contract shall be subject to the exclusive jurisdiction of the English Courts to which I hereby submit.
- p) each person to be covered by the bond consents to this application (and/or the consent of a parent or guardian has been given for any person to be covered by the bond who is under 18 or otherwise lacks legal capacity).

2. Storing and using your information for each applicant

Prudential International Assurance plc is the data controller for the purposes of the Data Protection Acts, 1988 and 2003 (as amended) (Acts). By signing below you indicate your consent to Prudential International Assurance plc and its service provider, Capita Life & Pensions Services (Ireland) Limited which forms part of the Capita Group, holding, processing and using your information in order to decide upon your application for a life assurance policy (including any renewals or new life assurance products) and for administration, management, risk assessment, research and statistical analysis and marketing purposes.

Prudential International Assurance plc and companies within the Prudential Group* may use your information to inform you (including by telephone) of other products and services offered by them, or, we will not send you any information if the box below is ticked:

I do not wish to be contacted

You have a right to apply for a copy of the information held by us about you (for which a small charge, not exceeding €6.35, may apply) and you have a right to have any inaccuracies in your information corrected. Please send your request in writing to the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland. We shall respond as soon as reasonably possible and at the latest within 40 days of the date of your request.

Section 9 – Declaration – continued

Prudential International Assurance plc may transfer and disclose your personal information to other companies within the Prudential Group for the purposes above. This may involve the transfer of personal information to countries outside of the European Economic Area, including countries which may not have adequate data protection laws in place. A full list of countries to which your data may be transferred is available to you on request. On transferring personal data, Prudential International Assurance plc will take appropriate measures to ensure the security and integrity of your personal information.

By signing below you further indicate your consent to the transfer of your personal data outside of the European Economic Area for purposes set out above.

To prevent and detect fraud we may share your data with other organisations, including the police, and check and/or file your data with fraud prevention agencies and databases, and if we are given false or inaccurate information and we suspect fraud, we will record this. We may also disclose your information to third parties in order to comply with any legal or regulatory obligation.

From time to time we may survey our customers regarding the level of our service. Please tick here if you do not wish to be included in any future survey.

If you provide us with information of any other person, you confirm that they consent to the processing of their personal information in the manner set out above and that you have fully informed them of:

- ▶ the purposes for which their information will be processed;
- ▶ to whom their information may be disclosed; and
- ▶ their right to apply for a copy of their information that is held by us and their right to have any inaccuracies in their information corrected.

If you have any questions regarding our processing of your personal information, please contact the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland.

* The Prudential Group means our ultimate holding company, Prudential plc, and its subsidiaries

3. Application – by the applicant(s)

Please issue the bond on the basis specified in this application form.

It is our normal procedure to issue policy documents direct to the policyholder. If you would prefer us to issue these to your Financial Adviser, please tick the box below.

Please issue policy documents to my/our Financial Adviser

4. Signatories – to be signed by each Applicant²⁰

First (or only) Applicant

Signature

X

Name

Date

D D M M Y Y Y Y

Further Applicant (if applicable)

Signature

X

Name

Date

D D M M Y Y Y Y

Warning – material facts

A material fact is any fact which might influence the assessment and acceptance of your application. A material fact may affect our decision on whether your Application is acceptable and whether the contract should be subject to any special terms. Failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void. The need for disclosure applies to any material fact you become aware of when you submit the Application. It also applies to any material fact you become aware of before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included.

Data Protection Acts 1988 & 2003

The Company is registered with the Data Protection Commissioner and will comply with the Irish Data Protection Acts 1988 and 2003 in the processing of this Application and the maintenance and record keeping of any contract(s) concluded as a result of this application.

Notes

²⁰ If there are more than two applicants please photocopy this Declaration, complete and send in with this application.

Section 10 – Declaration of residence outside Ireland

Each Applicant must read these definitions and then complete the declaration.

Please note that the declaration below regarding non-residence in Ireland must be completed before we can make payments.

Important Irish 'Exit' Tax may be applied to the bond (for example on payments from the bond) if this declaration is not completed.

Residence definition – company

A company which has its central management and control in Ireland (the State) is resident in the State irrespective of where it is incorporated. A company which does not have its central management and control in Ireland but which is incorporated in the State is resident in the State except where:

- the company or a related company carries on a trade in the State, and either the company is ultimately controlled by persons resident in EU Member States, or resident in countries with which the Republic of Ireland has a double taxation treaty, or the company or a related company are quoted companies on a recognised Stock Exchange in the EU or in a tax treaty country, or
- the company is regarded as not resident in the State under a double taxation treaty between the Republic of Ireland and another country.

It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and declarants are referred to the specific legislative provisions which are contained in section 23A Taxes Consolidation Act 1997.

Residence definition – individual

An individual will be regarded as being resident in Ireland for a tax year if s/he either:

- spends 183 days or more in the State in that tax year, or
- has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual:

- at the end of the day (midnight) for tax years 2008 and earlier, and
- at any time during that day for tax year 2009 onwards.

Ordinary residence definition – individual

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which s/he is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2006 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 2009.

To be completed by your Financial Adviser

Please complete the following and ensure that all necessary documentation accompanies this application form. Failure to provide all relevant information will result in a delay to the application being processed. Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.

Please tick the appropriate box below to show if there are any trust arrangements for the bond.

- (i) At issue trust if your client wants to issue the bond under trust
- (ii) No trust arrangements if the bond is not going to be in a trust

I/We confirm that the Applicant(s) is/are applying on his/her own behalf and not as a nominee, trustee or in a fiduciary capacity for any other person.*
(Not applicable for Trustee applications)

OR

I/We certify that, to the best of my/our knowledge, the settlor(s) and/or the intended beneficiaries of the trust/nominee company are not resident in a country on Prudential International's prohibited countries list (as published by Prudential International)

Financial Adviser checklist

I enclose personal identification²¹ of all Applicant(s)/Trustee(s)/Third Party(ies)*

I enclose address verification²¹ for all Applicant(s)/Trustee(s)/Third Party(ies)*

For corporate and non-corporate trusts I enclose the completed Declaration of Beneficial Ownership Form (INVF11577)

If paying by cheque, please make cheque payable to Prudential International

Trust Declaration (if the bond is to be under Trust at issue)

* Please delete as applicable

Notes

²¹ Acceptable types of personal ID are: current signed passport, current UK/EU photocard driving licence, State ID card from an EU member state.

Acceptable forms of address verification are: utility bill, mobile phone bill or credit card bill (up to 6 months old), local authority tax bill (current year), current UK/EU photocard driving licence (but not if being used for personal ID), bank, building society or credit union statement or passbook containing address (no greater than six months old), mortgage statement from recognised lender (within last 12 months), solicitor's letter confirming house purchase/proof of previous address (for clients in between property moves), UK local authority rent card or tenancy agreement.

If the bond is to be owned by a public limited company, please supply: a printout from the Stock Exchange listing, authorised signatory list on company headed paper, personal ID and address verification for two signatories. For a subsidiary of a plc, please also supply documentary evidence that the applicant is a subsidiary.

If the bond is to be owned by a company that is not quoted on a recognised investment exchange please ensure that the following documentation is included: copy of the certificate of incorporation/certificate of trade, copy of the memorandum and articles of association, copy of the latest report and accounts, authorised signatory list on company headed paper, a list of all directors, personal identification and address verification for at least two directors, personal identification and address verification of shareholders with a shareholding of 25% or more, copy of the share register.

For full details, please see Anti-money laundering requirements (INVB10092).

To be completed by your Financial Adviser

Adviser name	<input type="text"/>	Address	<input type="text"/>
Adviser Ref No	<input type="text"/>		<input type="text"/>
Tel number	<input type="text"/>		<input type="text"/>
Fax number	<input type="text"/>		<input type="text"/>
E-mail address	<input type="text"/>		<input type="text" value="Postcode"/>

Commission

(please complete ALL boxes)

(a) Initial Commission %

Initial Commission can be given up in favour of Renewal Commission at the rate of 0.1% of Renewal Commission for each 0.6% of Initial Commission.

(b) Renewal Commission you wish to take %

(c) Commission to be given up to the bond to increase the allocation rate in the bond %



www.pru.co.uk/international

www.prudentialinternational.com

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc. Registration No. 209956. Telephone number + 353 1 476 5000. If the Company should become unable to meet its liabilities, the Financial Services Compensation Scheme will protect eligible policyholders habitually resident in the UK when their contract starts, with effect from 1 December 2001. This protection does not extend to externally-linked investments. Prudential International Assurance plc is authorised by the Central Bank of Ireland and is subject to limited regulation by the Financial Services Authority for UK business. Details on the extent of our regulation by the Financial Services Authority are available from us on request.