



## Partial or full cash-in

### Notes to help you

This form enables you to take a one-off withdrawal from your International Prudence Bond by partially or fully cashing it in.

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

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

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.

#### Tax warning

Tax may be payable when you make either a partial or full cash-in. If you are in any doubt as to how your withdrawal will be taxed please consult your financial adviser BEFORE submitting this form.

Prudential International Assurance cannot, under any circumstances, undertake tax calculations for either bondholders or their advisers.

#### Non UK resident bondholders

Any tax liability may vary depending on your individual circumstances including, but not limited to, your tax residency and the size of any partial or full cash-in you take from your bond.

#### UK resident bondholders only

There are different tax consequences depending on how you cash in your bond. These depend on whether the withdrawal is made by cashing in full policies (segments) or by cashing in across all policies, which uses the 5% tax-deferred allowance.

Please note the 5% tax-deferred allowance does not apply to company bondholders.

The above is based on our understanding, as at April 2011, of current UK taxation, legislation and HM Revenue & Customs practice, all of which are liable to change without notice. The impact of taxation (and any reliefs) depends on individual circumstances.

### Section A – Details

Bond number

### Section B – Partial withdrawals<sup>1, 2, 3</sup>

**Warning:** If you have invested in a PruFund Protected Fund, any withdrawals will erode the Guaranteed Minimum Fund.

#### Option 1 – Fully cash in a specified number of policies

I wish to cash in  (insert number) policies.

#### Option 2 – Withdraw a specified amount by fully cashing in policies

I wish to withdraw  (insert amount and currency)

(Please note that we will cash in the appropriate number of policies to reach the closest possible figure below the amount you require. The balance will then be taken across all the remaining policies.)

#### Option 3 – Withdraw a specified amount from across all policies

I wish to withdraw  (insert amount and currency)

from across all the policies in my bond.

#### Notes

- 1** To make a partial withdrawal, please select ONE of these options. For options 1 and 2, please enclose the Contract Schedule(s) you wish to cash in. If you no longer have this, you should ask your Financial Adviser for a Lost Policy Indemnity claim form. For information on withdrawal limits, please refer to your Key Features document.
- 2** At least £75, €112.50 or US\$112.50 must remain invested in each fund you hold.
- 3** If you have invested in one of the PruFund Range of Funds, withdrawals may be subject to a 28-day delay. If you also hold other funds, this could mean your withdrawal is made in two payments.

## Section C – Full surrender

Tick below only if you want to cash in the whole of your bond.

I wish to cash in all of my bond<sup>4</sup>

### Notes

- <sup>4</sup> Please ensure you enclose your Contract Schedule(s). If you no longer have this, you should ask your Financial Adviser for a Lost Policy Indemnity claim form.

## Section D – Payee details

### For payments by Direct Credit

Name of bank or building society

Account name

Address

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

Account number

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

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

Swift-BIC

### For payments by cheque – only where Direct Credit facility is not available

Name of payee(s)

Address

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

### For payments by Telegraphic Transfer<sup>5</sup>

Name of bank or building society

Account name

Address

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

Account number

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

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IBAN

Swift-BIC

### Notes

- <sup>5</sup> Prudential International does not currently charge for payments made by Telegraphic Transfer. However, other banks including the bank account into which the transfer is made may levy charges.





**[www.pru.co.uk/international](http://www.pru.co.uk/international)**

**[www.prudential-international.com](http://www.prudential-international.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.