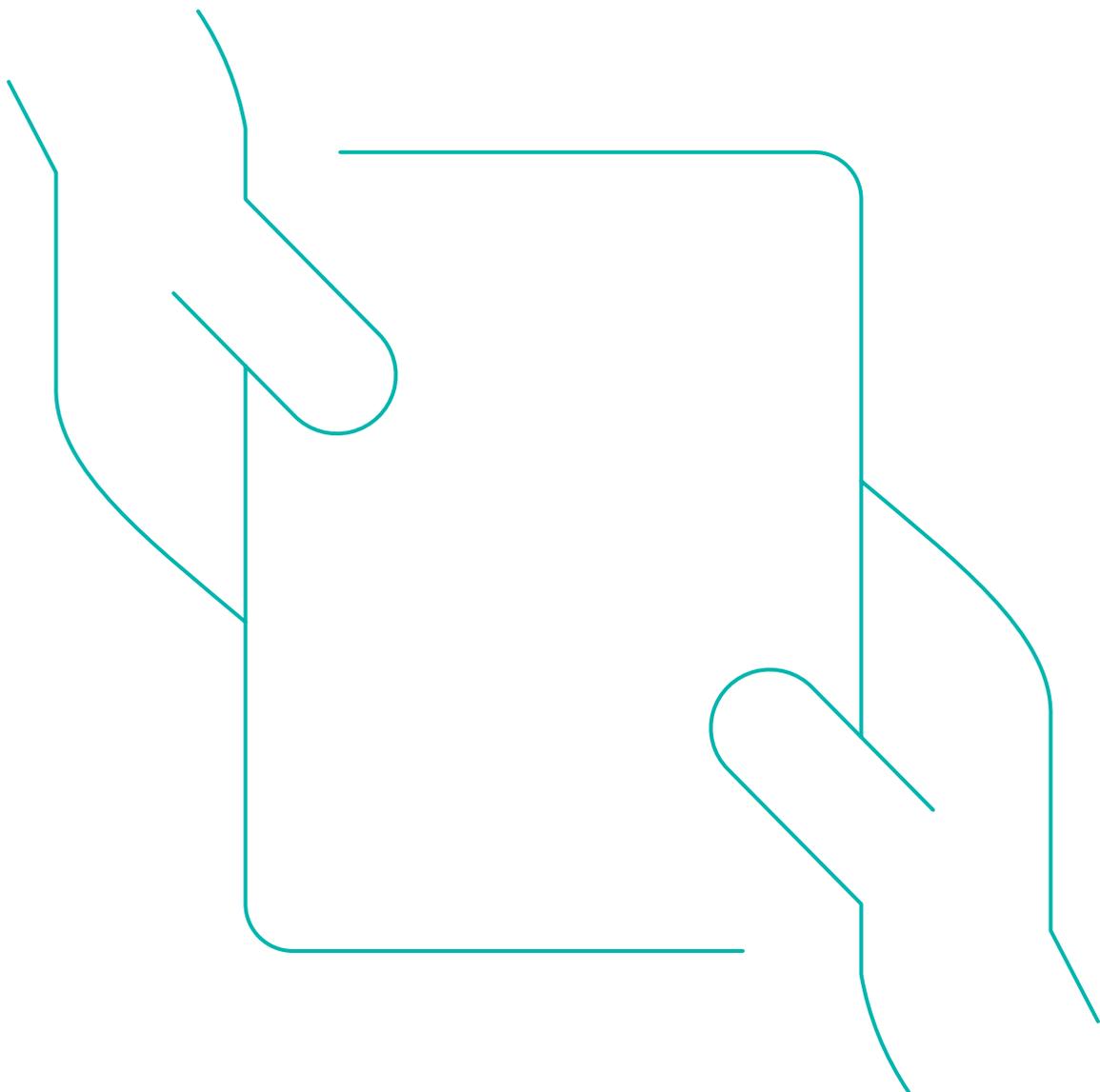


Key Features of the Premier Personal Pension Plan



Please read this document along with your personal illustration (if you have one) before you decide to buy this plan. It's important you understand how the Premier Personal Pension Plan works, the benefits and associated risks.

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether the Premier Personal Pension Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

About the Premier Personal Pension Plan

The Prudential Premier Personal Pension Plan provides you with the opportunity to save tax-efficiently for your retirement. It's only open for increases to regular contributions under existing premier plans and pre premier (Scottish Amicable Life, also known as SAL) personal pension plans.

If you still have questions about our Premier Personal Pension Plan after reading this booklet, please look at the "Get in touch" section for our contact details. If you have a financial adviser, please contact them in the first instance.

Its aims

What this plan is designed to do:

- To help you save for retirement in a flexible and tax-efficient way.
- To provide access to a range of investment options to suit your attitude to risk and investment objectives.
- To provide protection to cover your payments during illness or injury, subject to conditions. This is called Waiver Benefit and is optional.

Your commitment

What we ask you to do:

- Make regular monthly or yearly payments.
- To allow your pension fund to potentially grow until you start taking your benefits.
- Regularly review your pension to make sure it's on track to meet your requirements when you take your benefits.
- If you have purchased waiver benefit, you must tell us of any change in your health from the time you sign the application form through to the start of your plan, as this could affect your cover.

Risks

What you need to be aware of

- The value of your investment can go down as well as up so you might get back less than you put in. What you get back isn't guaranteed.
- As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now. This is called inflation.
- If the total charges and costs are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
- If you take money out of the With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section 'Market Value Reduction'.
- There may be a delay in buying, selling or switching to, or from certain funds.
- If you have purchased waiver benefit, we will not pay out if you have failed to disclose any information or if a claim arises from a cause not covered by the plan.

Other documents

This document gives you key information about the Prudential Premier Personal Pension Plan. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from your adviser or direct from us. Our contact details are on the last page.

- **Technical Guide**

Gives detail on the terms and conditions of the contract.

- **Your With-Profits Plan – a guide to how we manage the Fund**

This provides information on how our With-Profits Fund works, and our current approach to managing it.

- **Market Value Reduction – A clear explanation**

This explains what a Market Value Reduction is, together with information about why and when these may be applied.

- **Personal Illustration**

Provides information about what you might get back.

- **Lifestyle Options Flyer**

A guide to lifestyle investment options and how do they work.

- **Fund Guide – Series A Funds**

This fund guide gives you a list of funds you can choose from, an indication of the potential reward and risk of each fund and information on fund charges and further costs.

Questions & Answers

Is the Premier Personal Pension Plan right for me?

The Premier Personal Pension Plan might be right for you if you are looking to save tax-efficiently for your retirement.

There is no limit on the number of pensions you can join. We recommend that you seek financial advice before you do this.

Is this a stakeholder pension?

No, the government has set minimum requirements that companies must meet for a stakeholder pension. These cover things like payments, charges and terms and conditions.

Charges for the plan may be higher than for a stakeholder pension.

A stakeholder pension may meet your needs as well as this plan, and these are widely available.

How flexible is it?

You can change your payments at any time, subject to minimum amounts that we may set. Please call us if you would like to discuss this, our contact details can be found under the "Get in touch" section. You and your employer, if any, can make regular payments into the plan.

You can stop paying or take a payment break and restart later if your circumstances change. Please note that this will reduce your future benefits

What other benefits can I choose?

With your regular payments you may be able to buy waiver benefit depending on eligibility. Waiver benefit will maintain the regular payments into your pension pot until your Selected Retirement Age if you are off work due to illness or injury.

If your claim for waiver benefit is valid, we will cover your payments after an initial waiting period chosen by you at the start of the plan.

If you joined the Prudential (SAL)/Prudential (M&G) Scheme for the first time on or after 17 January 2005, you can't apply for waiver benefit. If you first joined the

Prudential (SAL)/Prudential (M&G) Scheme after 5 April 2001 and didn't add waiver benefit at the start of your plan, it can't be added now.

This benefit will stop if you stop making payments to the plan. Please ask your financial adviser for further details on waiver benefit.

What happens if I move overseas?

If you move overseas and are no longer a resident in the UK for UK tax purposes, you will be unable to top up your plan unless you are a crown servant (or the spouse/civil partner of a crown servant), serving overseas.

How much can I pay into my plan?

There's no limit to the amount that you can pay into your Premier Personal Pension Plan. However, there are limits on the tax relief you receive. For more information about tax relief, please read the section 'What about tax?'

You can arrange for your payments to be collected from your bank or you can ask your employer to deduct the payments from payroll and pay them directly to Prudential.

Where are my payments invested?

We will invest all the payments to your plan in up to 20 funds from a wide range of investment options available to you. Options include the With-Profits Fund and unit-linked Prudential funds, and funds from managers outside the M&G plc Group.

You can switch your money between funds at any time. We currently don't charge you for this. If this changes in the future we will let you know. A Market Value Reduction may be applied on switches out of the With-Profits Fund. For more information on this please see the "Market Value Reduction" section later in this document.

The investment strategy can be altered by switching existing investments into different funds, or by allocating new payments to another fund(s). However, different fund management charges will apply to your new choices of investment fund in some instances.

Lifestyle switching is also available. This investment option aims to provide long-term growth with automatic switching into funds with generally lower risk profiles as retirement approaches. Please refer to your **Lifestyle Options Flyer** for further information.

Payments into Unit-linked Funds will buy units in the funds you choose. The price of each unit depends on the value of the investments in the fund, and also whether more money is going into or out of the fund. We work out the value of your plan based on the total number of units you have in each fund. If the unit prices rise or fall, so will your plan value. Money in the various funds may be invested in a wide range of shares and other investments in the UK and abroad. Please refer to the Fund Guide for further information.

A With-Profits investment is one that aims to smooth the return on your money over the time you have the plan. So, you should see steadier performance year on year, rather than watching the value of your plan fully reflect the rise and fall in stock markets. Your payments are pooled with those of other Prudential With-Profits investors to form a fund. We invest this fund in a wide range of investments including company shares, property, Government bonds and deposits. You can get further information from our **“Your With-Profits Plan – a guide to how we manage the Fund”** document.

We allocate your share of the profits of the fund by adding bonuses. There are currently two types of bonus:

- **regular**, which we add throughout each year. We can change the rate of regular bonus at any time without telling you beforehand, although once added these bonuses are guaranteed on death and at Selected Retirement Age.
- **final**, which we may pay when you take money out of your plan, although this may vary and is not guaranteed.

There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. We would not expect these delays to be longer than six months for units that invest in property or land, and one month for units that invest in other asset types. However, we cannot guarantee that delays will never be longer. If a delay will apply to you, we'll let you know. For more information please look at your **Fund Guide**.

How unit-linked funds invest

Some of the Prudential funds listed in your Fund Guide may invest in ‘underlying’ funds or other investment vehicles. Have a look at a fund’s objective and that will tell you where it invests – including if that’s in an underlying fund or funds.

If the Prudential fund is investing in just one underlying fund then it’s what’s known as a ‘mirror’ fund, as the performance of the Prudential fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential fund, compared to what it’s invested in won’t be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund’s dealing cycle, it varies between managers and can be several days).

What is a Market Value Reduction?

If you take money out of the With-Profits Fund, we may reduce the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses. This reduction is known as a Market Value Reduction (MVR). It’s designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period the payments have been invested.

We apply any MVR to your plan’s value including regular and final bonuses. Please read **“Your With-Profits Plan – a guide to how we manage the Fund”** for more information on bonuses. An MVR will reduce the value of your plan and if investment returns have been low you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR at your Selected Retirement Age or on any claims due to death.

Our current practice on applying an MVR

We may apply a MVR to any withdrawals, switches or transfers out of the With-Profits Fund.

We reserve the right to change our current practice on MVR at any time, without prior notice, and this would apply to existing plans and any new plans or top-ups.

Examples of reasons for a change would include:

- significant changes in the investment market.
- the number of people moving out of the fund increasing substantially.

For more information on our current practice and when we may apply an MVR, refer to our brochure **“Market Value Reduction – a clear explanation”**.

Can I change my investments?

You can switch your money between funds at any time. We won't charge you for this. If this changes in the future we'll let you know.

What if I stop making payments?

You can stop paying or take a payment break and restart later if your circumstances change. This will reduce your future benefits.

Please remember that we'll keep taking our charges, even if you stop your regular payments. Charges and costs may vary in the future and may be higher than they are now.

Can I transfer money out?

You can transfer your pension pot to another registered pension scheme at any time. We do not charge you for transferring to a new arrangement.

A Market Value Reduction may apply if you transfer money out of our With-Profits Fund. Please see the subsection 'What's a Market Value Reduction?' for more information.

To find more information on this subject, you should speak to a financial adviser.

What are the charges and costs?

For Unit-linked Funds, we deduct an annual management charge that covers the costs of setting up your plan and managing the investments. This charge is taken as a percentage of the fund value and varies according to the funds chosen.

For the With-Profits Fund, there are various costs involved with setting up and managing your policy. A charge is deducted from the With-Profits Fund each year to cover these costs.

The charge is not explicit so you will not see it being taken from your policy. It is deducted from the underlying With-Profits Fund and is already taken into account when we calculate bonus rates for our With-Profits Fund.

For increasing contributions to an existing plan set up before 1/1/2003

The charge for our With-Profits Fund is currently 0.96% a year.

For increments to plans set up after 31/12/2002 and any new plans

The charge for our With-Profits Fund will depend on the investment returns achieved and the expenses incurred by the Fund (higher investment returns will be associated with a higher charge and lower investment returns will be associated with a lower charge). The charge is currently expected to be approximately 0.81% a year if the investment return in the With-Profits Fund is 5% a year (gross of tax).

Further information on the operation of the With-Profits Fund is contained in the **“Your With-Profits Plan – a guide to how we manage the Fund”** document.

Further costs incurred by the funds

In addition to our charges, there may be further costs incurred, which can vary over time. Where these are applicable, they are paid for by the relevant fund and will impact on its overall performance.

For more information on these further costs, please look at the current **Fund Guide** for this product.

With-Profits guarantee charges

There is a charge to pay for all the guarantees the With-Profits Fund supports. We guarantee to not take away regular bonuses already added when a payment is made because of death and at your Selected Retirement Age and to only apply a MVR in certain circumstances (see above for more details).

This charge will be taken by making a small deduction each year when deciding Regular and Final Bonuses. The total deduction over the lifetime of the plan is not currently more than 2% of any payment made from the Fund. We will review the amount of the charge from time to time. This charge may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

How all charges and costs affect your Plan is shown in your illustration. You can find information about how much we charge for each fund in the Fund Guide – Series A Funds which your adviser will give you.

Charges and costs may vary in the future and may be higher than they are now.

What might I get back?

You can use your pension pot to create an income. The size of your pension pot will depend upon many factors such as:

- the amount that has been paid into the plan
- how long you've been making payments
- the performance of the fund(s) you have invested in
- the age you choose to take your benefits
- the amount of charges you've paid.
- any Market Value Reduction we may apply to the value of your fund invested in the With-Profits fund.

This is explained further in your illustration.

When can I take my benefits?

The Government currently allows people to start taking their benefits from the age of 55, even if you are still working. You may be able to start taking your benefits earlier if you are in ill health.

The minimum age from which you can access your personal pension will increase from 55 to 57 on 6 April 2028, unless you have a protected pension age. The State Pension Age will gradually increase from age 66 to age 67 for males and females between 2026 and 2028. These ages will be linked to life expectancy and other factors in future and therefore will change.

If benefits are taken any time other than your Selected Retirement Age (this is the date you tell us you want to retire when you take the plan out) or on your death, a Market Value Reduction may apply to money taken out of the With-Profits Fund.

What choices will I have when I want to take my benefits?

The value of your pension pot includes money invested, less charges and costs, plus any growth.

There are four main options which may be used in combination.

You can take cash in stages – You can leave your money in your pension pot and take out cash lump sums whenever you need to – until it's all gone, or you decide to do something else with what's left. You decide when and how much to take out. With this option every time you take money from your pension, the first 25% is usually tax-free and the remainder may be subject to income tax. So you can't take the full 25% tax-free from your pension pot at the start. But if you don't need the 25% tax-free sum all at once, this may be another way to minimise the tax you pay when you access your money.

You can take flexible cash or income (also known as drawdown) – In most cases you can take out up to 25% of the money moved into your flexible cash or income plan, in cash, tax-free. You will need to do this at the start. You can then dip into the rest as and when you like. You can also set up a regular income with this option. Any money you take after the first 25% may be subject to income tax.

You can get a guaranteed income for life (also known as an annuity) – You can use your pension pot to buy an income for life. It pays you an income (a bit like a salary) and is guaranteed for life. These payments may be subject

to income tax. In most cases you can take up to 25% of the money you move into your guaranteed income for life, in cash, tax-free. You will need to do this at the start and you need to take the rest as an income.

You can cash in your whole pension all at once – You can take your whole pension pot in one go, as a lump sum. Normally the first 25% is tax-free, but on the remainder, you could lose 20%, 40% or even 45% to income tax, if it pushes you into a higher tax bracket (especially if you're still earning). You'll need to plan how you'll provide an income for the rest of your life.

Please get in touch as you approach retirement and we will let you know which of these options we may be able to offer you. You may have to transfer to another pension arrangement to take advantage of them all.

Under the terms of the current contract you will need to do this by your 75th birthday. There is no minimum guaranteed amount for the pension. Pension income is taxed as earned income.

Whatever you decide to do with your pension pot. You should shop around as depending on the choices you make, you may find something more appropriate elsewhere, with alternative features, investment options or charges.

For information about all your options, please speak to a financial adviser.

Where can I get guidance about what to do with my pension?

General guidance and information on all aspects of pensions is available from MoneyHelper.

Telephone: **0800 011 3797**

Website:

moneyhelper.org.uk/en/pensions-and-retirement

For people over 50, Pension Wise is also available. This Government service from MoneyHelper offers guidance to people with personal or workplace pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face to face.

Telephone: **0800 280 8880**

Website: **moneyhelper.org.uk/pensionwise**

These services are free and impartial and using them won't affect your legal rights.

What about tax?

Tax Relief

You'll normally receive tax relief on your payments. For every £100 you pay into your plan, HM Revenue & Customs (HMRC) will pay in another £25. You'll get this tax relief on up to the higher of £3,600 gross (including tax relief) or 100% of your earnings. If you earn above basic rate of tax you will be able to claim back the extra tax you pay through your tax return.

Annual Allowance

The Annual Allowance is a limit to the total amount of payments that can be paid to defined contribution pension schemes and the total amount of benefits that you can build up in defined benefit pension schemes each year, for tax relief purposes.

Money Purchase Annual Allowance

Taking money out of your pension will sometimes lower the amount you can pay into all the pensions you may have while still benefitting from tax relief. This limit is called the Money Purchase Annual Allowance (MPAA). Your pension scheme administrator or provider will have told you if you are subject to the MPAA at the time they started to pay you.

Lump Sum Allowances

From 6 April 2024 the lifetime allowance was replaced by two new allowances.

The Lump Sum Allowance (LSA)

This is a limit on the amount of tax free lump sums that can be taken from pension schemes.

Lump Sum and Death Benefit Allowance (LSDBA)

This is a limit on the amount of lump sum death benefits and serious ill health lump sums that can be paid without tax.

Where the amount exceeds either of these allowances, income tax may be payable on the excess.

Capital Gains Tax

You don't pay Capital Gains Tax on your pension funds.

Income Tax

Any money taken out, excluding any tax-free cash, may be subject to income tax. Lump sum benefits payable on death are not normally subject to income tax unless they are over the available lump sum and death benefit allowance, paid out more than 2 years after notification of death or where death occurred after age 75.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances. Before you make a decision you might want to speak to a financial adviser. They can help you understand the tax rules and how they might affect you.

For more information visit pru.co.uk/tax or the HMRC website at hmrc.gov.uk.

How will I know how my Premier Personal Pension Plan is doing?

We send you an annual statement, which shows how your plan is doing.

You can also phone us on **0345 640 1000** and a member of our team will give you an up-to date valuation.

What happens to the Premier Personal Pension Plan if I die?

We will pay the value of your pension pot as a lump sum and/or guaranteed income for life (also known as an annuity). We decide who to pay your money to, but we ask you to help us make the decision by completing an 'Expression of Wish' form and keeping it up to date.

This is a common way of helping pension schemes choose who benefits from your pension after you die and means your pension doesn't normally form part of your estate for Inheritance Tax purposes.

If you would like a non-dependant (for example, someone who isn't a spouse or child under 23) to receive your money then you must have them noted on your Expression of Wish form or you should write to us to confirm who they are.

Benefits payable on death are not subject to income tax, but if they form part of your estate they may be subject to inheritance tax.

What if the Premier Personal Pension Plan isn't right for me?

You can change your mind within 30 days from when you get your plan documents. If you decide, for any reason, within this period, that you don't want the plan, we'll give you your money back.

If you do not exercise your right to cancel within the 30 day statutory cancellation period, the contract will become binding. We will not return any money to you except in the form of a benefit payable in accordance with the rules.

If you wish to exercise your right to cancel, you should complete and return the Cancellation Notice you will receive after you have purchased this plan or write to us at:

**Customer Services Department,
Prudential
Lancing
BN15 8GB**

How much will the advice cost?

If you take advice then you will agree the cost of this with your adviser and pay them directly.

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Compensation

The products Prudential Assurance Company Limited (PACL) offer are covered by the Financial Services Compensation Scheme (FSCS). If we get into financial difficulties, you may be able to make a claim. The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

Where does FSCS protection apply?

There is full FSCS coverage if PACL is 'in default'.

- Your pension is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your pension will be included in the value of your claim in the event that PACL is declared 'in default'.
- If you hold investments in the Prudential With-Profits Fund they are protected 100% in the event of the default of PACL.

All the other funds we offer, apart from the fund mentioned above, are unit-linked, and invest in other funds managed by non-PACL fund managers. FSCS cover does not apply if the non-PACL fund manager were to be 'in default'.

- There is no FSCS cover for unit-linked funds investing with non-PACL fund managers if that manager were to be 'in default'.
- See 'How unit-linked funds invest' for further information on these types of fund (often called 'mirror' funds).

You can find out more information on the FSCS at pru.co.uk/fscs, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: fscs.org.uk

Or write to:

**The Financial Services Compensation Scheme,
PO Box 300,
Mitcheldean
GL17 1DY**

Or call the FSCS: **Telephone: 0800 678 1100**

Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation. For example unit-linked funds that invest in the funds of non-PACL fund managers (often called 'mirror' funds).

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PACL would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PACL would not be liable for any loss incurred from the default of the non-PACL fund manager.

Financial Strength

Prudential meets regulatory standards for meeting its financial obligations. You can read our solvency and financial conditions reports at pru.co.uk/about_us, or if you contact us we can post some information to you.

Terms and conditions

This Key Features Document gives a summary of your plan. Full details are set out in our **Technical Guide** which is available on request using our contact information, and will also be sent to you when your plan starts.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours, we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details, please contact our Customer Service Team.

Law

The law of Scotland applies to your contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Email: consumer.queries@fca.org.uk

Prudential Regulation Authority details:

The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH

Email: enquiries@bankofengland.co.uk

Communicating with you

Our plan documents and terms and conditions are in English and all our other communications with you will be in English.

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the 'Get in touch' section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: financial-ombudsman.org.uk

Help is also available from the following:

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: **0800 917 4487**

Email: enquiries@pensions-ombudsman.org.uk

Website: pensions-ombudsman.org.uk

You can also submit a complaint form online: pensions-ombudsman.org.uk/making-complaint
These services are free and using them won't affect your legal rights.

Get in touch

If you want to contact us before you buy this plan, you can contact us in the following ways:



Write to: **Prudential, Lancing BN15 8GB**



Phone: **0345 640 1000** Monday to Friday 8am to 6pm (we are not open on public holidays). We might record your call for training and quality purposes. To find out more about how we use your personal data please see our Data Privacy Notice on pru.co.uk/mydata



If you are a deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPD interpreters who will relay your conversation with a member of our customer service team.

pru.co.uk/contact-us/signvideo

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.



You'll also find more information at: pru.co.uk

Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know.

pru.co.uk

'Prudential' is a trading name of The Prudential Assurance Company Limited which is registered in England and Wales. Registered Office at 10 Fenchurch Avenue, London EC3M 5AG. Registered number 15454. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.