

# Personal Pension and Income Drawdown with SIPP activation form

## How to fill out this form

Please use black ink and CAPITAL LETTERS or tick ☒ as necessary.

Any corrections must be initialled; do not use correction fluid.

## About this form

Please use this form to:

- Self-Invest under a Pru Flexible Retirement Plan (FRP) and set up your Self-Invested Personal Pension (SIPP) account
- Change your existing SIPP Account details (Investment Authority, Intentions or Manager)
- If you want to change your investments under any existing Prudential FRP plan to include Self-Investment please also complete our Investment Alteration form.

Please return all pages of this form to Prudential, Lancing BN15 8GB.

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 Fund Guide 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.

## Part 1 – Investor's details

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

Surname

Full forename(s)

Plan Number (for existing plans only)

National Insurance number

Current address

  
  

Postcode

Please include area code.

Daytime telephone number

Home telephone number

Mobile telephone number

Email address

The arrangements in parts 2, 3, 4 and 5 replace any previous instructions and will remain in place until you advise us in writing to the contrary.

Please include area code.

Prudential is not responsible for the contents or reliability of the linked web sites and does not necessarily support the views expressed within them. The listing of these web sites should not be considered as approval of any kind. We cannot guarantee that these links will work all of the time and we have no control over the availability of the linked pages.

Please include area code.

## Part 2 – Adviser details

Adviser's full name

Company name

Address

Postcode

Telephone number

R. I. number

e.g. ABC12345

Email address

Please note, if you intend to invest in unit trusts/OEICs through Cofunds your Adviser will need to be registered with Cofunds. If your Adviser already has a Cofunds agency number, please insert this here.

If not, your Adviser should register now on [aegon.co.uk/adviser/login](https://aegon.co.uk/adviser/login). We will be in touch to request the agency code on the establishment of the SIPP.

If you intend to invest via Stocktrade and are giving your Adviser authority to trade on the account, please insert your Adviser's existing Stocktrade username for online dealing.

Any adviser charges to be paid from the Self-Invested Fund require your written consent and will be paid on receipt of an invoice from your Adviser(s). We will only pay ad-hoc charges from this fund.

## Part 3 – Investment authority

We require your authority to accept investment instructions from anyone other than yourself. If you wish to authorise this, please complete the following.

Please regard this as my authority for you to act on investment instructions received from:

The Adviser detailed above ☐ Another party ☐

You may select one or both of these options.

Other party's contact name

Address

Postcode

Telephone number

Email address

## Part 4 – Investment intentions

To help us establish appropriate arrangements, please indicate your investment intentions:

Please note, if you intend to invest in unit trusts/OEICs through Cofunds via either SIPP option, you will be bound by the Cofunds Customer Agreement. A copy of this is available on request.

- i) Do you wish to invest in the FundSIPP option (maximum 20 funds)? Yes ☐ No ☐

*If yes, please ignore the rest of part 4. Please ensure that you have completed the investment authority on page 3. Uninvested monies will be held on deposit in your SIPP bank account.*

If no, please complete the rest of part 4.

- ii) Do you want Prudential to transact unit trust or other investment applications or instructions provided by your Adviser? Yes ☐ No ☐

*Please ensure that you have completed the investment authority on page 3.*

- iii) Do you want to invest in unit trusts/OEICs? Yes ☐ No ☐

- iv) Do you wish to appoint Prudential's preferred execution-only broker for share dealing (Stocktrade)? Yes ☐ No ☐

*We will open an account and provide you with details when it has been opened.  
The terms of the facility will be provided on request.*

Please give the following information for online dealing.

Stocktrade will carry out their own electronic checks to verify your identity and address. We may need to contact you or your Adviser for further information where this is unsuccessful.

☐

I wish to have sole trading on this account.

☐

I permit my Adviser as detailed in Part 2 to trade through this account.

☐

I wish both my Adviser as detailed in Part 2 and myself to be able to trade through this account.

Please give the following information for online trading options:

☐

I wish to be able to trade through this account.

☐

I wish to have 'view only' access.

Please give the following information if you have selected either of the above options:

Your email address

The following information and communications will be available online via the Stocktrade web portal. Please indicate below if you also wish to receive paper copies of any of the following:

☐

Contract notes

☐

Statements

☐

Corporate action notifications

Who should Stocktrade contact with corporate actions?

☐

You

☐

Your Adviser

- v) Do you wish to appoint an Investment Manager or other Broker of your choice? Yes ☐ No ☐

*Please complete the investment manager details overleaf (this does not apply to Advisers giving investment advice).*

- vi) Are you considering the purchase of a commercial property? \* Yes ☐ No ☐

\* If Yes, you will need to complete a property form.

## Part 5 – Investment manager

You should complete this section if you wish to appoint an Investment Manager/Broker.

Name of Investment Manager or Broker

Type of Service

☐

Discretionary

☐

Advisory

☐

Execution-only

Contact name

Address

Postcode

Telephone number

Email address

We cannot guarantee that we will be able to establish an account with your chosen investment manager or broker. We will notify you if it is necessary to appoint an alternative.

Please include area code.

## Part 6 – Declaration by Investor

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

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

1. I consent to Prudential and/or Curtis Banks Group:

- accepting investment instructions from my Adviser, investment manager or other party detailed in this form or in writing at a later date, until I advise you to the contrary in writing.
- accepting investment instructions after my death from my potential beneficiaries and/or personal representatives.
- making investment decisions and/or selling assets without my consent according to the Terms and Conditions of my plan(s).
- providing the Financial Adviser detailed in this Application form, information on all my Prudential Pension Plans. This authority is valid until it is cancelled, in writing, by me, or by submission of future applications.

2. I consent to Prudential and Curtis Banks Group disclosing information regarding my Self-Invested Fund (SIF), including personal data (as defined in the General Data Protection Regulations 2018) and information relevant to my SIF:

- (a) to any person anywhere in the world in the proper performance of their obligations under my plan Term and Conditions, including any manager, any company within the Curtis Banks Group and any of their agents, delegates, counterparties and Advisers; or
- (b) to any member of the Curtis Banks Group to whom liabilities under my plan(s) are reinsured in accordance with my plan(s) Terms and Conditions; or
- (c) as required by law or any competent authority; or
- (d) to any person Prudential or Curtis Banks Group reasonably believe to be my agent.

Prudential or Curtis Banks Group may disclose such information orally, in writing (including by email) or via our secure internet portal.

3. If I have chosen to invest in unit trusts/OEICs through Cofunds via either SIPP option in Part 4, I agree to be bound by the Cofunds Customer Agreement for SIPPs provided by Curtis Banks.
4. I understand where I choose to take income under the Pru Flexible Retirement Plan Income Drawdown option 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.

5. I authorise Curtis Banks to act upon my instructions regarding the facilitation of ad-hoc Adviser Charges (the "Adviser Charge Instruction") specified now or at any time in future. I also understand that Curtis Banks 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 Curtis Bank'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, Curtis Banks will only facilitate payment in accordance with my Adviser Charge Instruction.

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

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 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).

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).

## Part 6 – Declaration by Investor – continued

### How we use your personal information

We, Prudential UK (part of M&G plc), 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 or other legal bases 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 may 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 and, where applicable, the UK Government has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, but only where appropriate safeguards have been put in place first. In more limited circumstances, we may also need to rely on a derogation under applicable privacy laws.

If you want to know more about these safeguards – like our use of the European Commission's or UK's Model Clauses which govern the transfer of information outside of the European Economic Area and UK respectively – 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.

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](https://pru.co.uk)**

## Part 6 – Declaration by Investor – continued

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.

Signature

Date

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

## Notes

- Charges for your Self-Invested Fund (SIF) will vary depending on your choice of individual investment.
- The minimum initial investment into your SIF is £10,000.
- We will send you further information on how to operate your SIPP, SIF charges and additional terms and conditions.
- If you have Additional Life Cover regular monthly contributions must be made.