keyfacts®

PRUDENTIAL

Key Features of the

Premier Group Personal Pension

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 Group Personal Pension works, the benefits and associated risks.

Contents

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 our Premier Group Personal Pension 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 Group Personal Pension

Our Premier Group Personal Pension gives you access to a wide range of investments to help you save for retirement in a tax-efficient way. It will also allow you to transfer funds from another pension arrangement.

If you still have questions about The Premier Group Personal Pension 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 your retirement in a tax-efficient way.
- To give you access to a range of investments to match your attitude to risk and investment objectives.
- To allow you to transfer the value of any other pensions to this plan.
- To offer optional life cover and Waiver Benefit in certain circumstances. Please see ‘How flexible is it?’ for more information about this.

Your commitment

What we ask you to do

- To make at least one payment into the plan – either regular monthly, yearly, a single payment or transfer from another plan.
- To allow your pension pot to potentially grow until you take your benefits.
- If you’ve chosen life cover or Waiver Benefit, you must tell us about any change in your health from the time you sign the application through to the start of your plan as this could affect your cover.
- To make all necessary payments for Waiver Benefit.

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.
- 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 are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
- If you withdraw money from the With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section ‘Where are my payments invested?’.
- There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. Please look to your **Fund Guide** for more information.

Other documents you should read

This document gives you key information about the Premier Group Personal Pension. 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** or **Technical Guide Supplement**
  Gives you 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
- **Fund Guide**
  This explains your investment choices.
- **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.

Questions & Answers

Is the Premier Group Personal Pension right for me?

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

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 and/or your employer can pay regular or one off payments to this plan. You can also transfer in from another plan.

If you and/or your employer are paying regular contributions you can change these at any time, subject to minimum amounts that we may set. If your employer is deducting payments from your earnings, you should tell them of any changes you want to make.

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.

Please call us if you would like to discuss this, our contact details can be found under the “Get in touch” section.

What is Waiver Benefit?

Waiver Benefit will maintain the regular payments to your plan if you’re off work due to illness or injury.

It will pay out after a deferred period chosen by you at the start of the plan, if you satisfy the definition of incapacity.

This option is only available if you joined the plan before 17 January 2005. For more details please read the **Technical Guide** and **Technical Guide Supplement**.

Important information about Waiver Benefit

If you joined the plan before 6 April 2001:

- If you choose Waiver Benefit and your employer is using your plan for auto-enrolment, your total charges might exceed the cap of 0.75% on the Scheme Investment Strategy. This is because the cost of Waiver Benefit is on top of the base charges.

If you joined the plan on or after 6 April 2001:

- If you choose Waiver Benefit, you must make the payments for it. Your employer can pay into your plan but they can’t cover the cost of this benefit. You can find more information about this in the **Technical Guide** and **Technical Guide Supplement**.

If you joined the plan for the first time on or after 17 January 2005:

- You can’t apply for Waiver Benefit.

What is the life cover option?

The life cover option enables you to provide extra life cover if you die before you take your benefits, provided your employer pays the cost of this.

If you joined the plan on or after 21 December 2012, you cannot apply for Life cover. For more details please read the **Technical Guide** and **Technical Guide Supplement**.

Important information about life cover

If you joined the plan before 21 December 2012:

- If you chose life cover and your employer is using your plan for auto-enrolment, your total charges might exceed the cap of 0.75% on the Scheme Investment Strategy. This is because the cost of the life cover is on top of the base charges.

If you joined the plan on or after 21 December 2012:

- You can’t apply for life cover

What happens if I move abroad?

We can’t accept any payments from customers living overseas. So if you move abroad and are no longer a UK resident, you won’t be able to pay into this plan.

How much can be paid into my plan?

There's no limit to the amount that can be paid or transferred into your plan.

There are limits on the tax relief you receive. For more information about tax relief, please read the section 'What about tax?'.

Can I transfer money in?

If you have a pension plan with another provider, you may be able to transfer the value of it to this plan.

If the pension plan you're transferring money from allows you to take more than 25% of its value as tax-free cash when you take your benefits, you may lose this entitlement when you make your transfer.

Your plan might have valuable guarantees you'd lose if you transfer your pension pot. You should speak to a financial adviser before you make a decision.

Where are my payments invested?

You choose which funds you would like to invest your money in, from a fund range that we offer. You can invest in more than one fund at a time, up to a maximum of 20 and we use your money to buy units in those funds.

Your financial adviser, if you have one, can give you details about the funds, before you choose where to invest. You can also speak to your employer and look at our **Fund Guide.**

Your employer may have chosen a Scheme Investment Strategy or a default investment option for your scheme. If this is the case your money will be directed into this arrangement unless you make an alternative investment choice. A Scheme Investment Strategy or default fund doesn't represent a recommendation on behalf of us.

Payments into unit-linked funds will buy units in the chosen funds. The price of each unit depends on the value of the investment 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. So, if the unit prices rise or fall, so will your plan value. Money in the various funds is invested in a wide range of shares, corporate bonds, government stocks and commercial property in the UK and abroad.

There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. We wouldn't 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. Please look at your **Fund Guide** for more information about this.

A With-Profits investment is one that aims to smooth some of the short-term highs and lows of the fund over the period of time that you hold the plan. So, you should see a steadier return year on year, rather than watching the value of your plan fully reflect the rise and fall in investment markets. This is not guaranteed and you should remember that the value of your investment can go down as well as up so you might get back less than you put in.

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, company bonds and cash deposits.

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 anytime without telling you beforehand, although once added these bonuses are guaranteed on death and at your selected retirement age,
- final, which we may pay when you take money out of the With-Profits Fund, although this may vary and is not guaranteed. The final bonus can be reduced or removed at any time, without warning.

You can find more information on the With-Profits Fund in the **"Your With-Profits Plan – a guide to how we manage the Fund"** and your **Fund Guide**.

Lifestyle switching is also available. This investment option aims to provide long-term growth with automatic switching into funds with lower risk profiles as you get closer to retirement.

How 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's 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 is 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 your 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 Market Value Reduction to any full or partial withdrawals, switches or transfers out of the With-Profits Fund.

We reserve the right to change our current practice on Market Value Reductions 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 or because the number of people moving out of the fund increases substantially.

For more information on our current practice, and on when we may apply an MVR please see **"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.

We may apply a Market Value Reduction if you switch money out of our With-Profits Fund. For more information please see "What's a Market Value Reduction?".

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 out your pension pot to another registered pension scheme or qualifying recognised overseas scheme before age 75 and haven't previously used any of your pension to buy an annuity or pension from your scheme.

We may apply a Market Value Reduction if you transfer money out of our With-Profits Fund. For more information about this, please read the section **"What's a Market Value Reduction?"**.

To find more information on this subject, you should speak to a Financial Adviser.

What are the charges and costs?

Charges and costs are deducted for managing your plan and the underlying investments. The amount we charge depends on the funds you invest in.

Annual Management Charge

For unit-linked funds, we deduct an Annual Management Charge from the funds and this charge is already reflected in the price of the units. The amount of charge we deduct depends on the funds you choose to invest in and the amount of your original investment.

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

More information on the charges and costs mentioned here can be found in the **Fund Guide**.

If your employer is using your plan for qualification purposes under the 'Better Workplace Pensions' initiative, there is currently a charge cap equivalent to 0.75% a year, excluding transaction costs, on the value of money held in the default arrangement.

With-Profits Fund annual charge

For With-Profits Funds, 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 isn't explicit so you'll not see it being taken from your policy. It's deducted from the underlying With- Profits Fund and is already taken into account when we calculate bonus rates for our With-Profits Fund. The charge 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 1% a year. More information on the operation of the With-Profits Funds is explained in **"Your With-Profits Plan – a guide to how we manage the Fund"**.

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 charges for guarantees

There's a charge to pay for all the guarantees the With- Profits Fund supports. We guarantee not to apply a Market Value Reduction (MVR) e.g. when payments are made because of death or at your selected retirement age. Our current practice (which isn't guaranteed) may include additional circumstances when an MVR isn't applied. Please see "What's a Market Value Reduction" for more information.

The total deduction for guarantee charges over the lifetime of your plan is not currently more than 2% of any payment made from the fund. We'll review the amount of the charge from time to time. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

Please read **"Your With-Profits Plan – a guide to how we manage the Fund"** for more information about bonuses and charges.

You'll also find out more about the charges and costs applicable to your plan in your personal illustration.

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 the payments have been invested
- 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.

We explain this in the illustration you received when you started the plan.

When can I take my benefits?

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

The minimum age from which you can access your personal or occupational pension is expected to increase from 55 to 57 in 2028 and remain at 10 years below the State Pension age. State Pension age will increase from age 66 to age 67 for males and females between 6 April 2026 and 5 April 2028. These ages may change in future as result of changes in life expectancy and other factors.

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

The value of your pension 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.

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

General guidance on all aspects of pensions is available from The Money Advice Service.

Telephone: 0800 138 7777

Website: moneyadviceservice.org.uk

For people over 50, Pension Wise is also available. This Government service offers guidance to people with personal 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: pensionwise.gov.uk

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service (TPAS)
120 Holborn
London
EC1N 2TD

Telephone: 0800 011 3797

Website: pensionsadvisoryservice.org.uk

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 regular and one off payments. For every £100 you pay into your plan, HM Revenue & Customs (HMRC) will currently pay in an extra £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 the basic rate of tax you'll be able to claim back the extra tax you pay through your tax return. This relief is subject to an annual HMRC limit.

Please be aware, you can't claim tax relief on the cost of your Waiver Benefit. Also there won't be any further tax relief on transfers in from other plans.

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.

Lifetime Allowance

The Lifetime Allowance is a limit on the amount of pension benefit that can be drawn from pension schemes, whether lump sums or retirement income, and can be paid without triggering an extra tax charge.

Capital Gains Tax

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

Income Tax

Any pension income will be taxed as earned income.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances. For more information visit **pru.co.uk/tax** or the HMRC website at **hmrc.gov.uk**

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'll affect you.

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

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

You can also phone us on **0345 640 3000** and a member of our team will give you an up-to date valuation.

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

We'll pay the value of your pension pot as a lump sum. If you have additional life cover this will also be included.

As trustees, we'll decide who should receive the lump sum. We take into account your circumstances when you die and anyone you've previously nominated to receive any lump sum.

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

If the value of all death benefits paid as a lump sum from this and any other scheme are more than the Lifetime Allowance, there will normally be a special tax charge.

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

You have 30 days from the date you receive your plan documents to cancel your plan. This is called a cooling-off period.

To cancel it, please complete and return the Cancellation Notice that we send you with your plan documents, or write to us at:

Prudential GPP Department
Lancing
BN15 8GB

Please include your reference number.

Once we receive your cancellation instruction, we'll normally give you all your money back. But, if you start your plan with a one-off payment, we'll value your units on the date we receive your cancellation instruction. If the value of your units has fallen, you'll get back less than you paid in.

If you've transferred from another pension arrangement and decide to cancel it, we'll refund the value back to the original provider. You should however bear in mind that they might not be willing to take it back.

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

How much will the advice cost?

If you decide to take or have taken financial advice, you will agree with your financial adviser the charges and how they will be paid for the advice they provide.

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 Prudential Assurance Company Limited (PACL) is 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 the Prudential With-Profits fund in your pension, It's 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 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 EU 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. Terms and conditions are set out in our **Technical Guide** or **Technical Guide Supplement** booklet which is available on request using our contact information on the last page, 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/our-service/make-a-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 invest, you can contact us in the following ways:

Post: **Prudential Lancing BN15 8GB UK**

Phone: **0345 640 3000** Monday to Friday 8am to 6pm (we're 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 visit **pru.co.uk/mydata**

If you're 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.

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

P487 06/2020