



Key Features of the

Executive Pension Plan (Series A)

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 Executive Pension Plan (Series A) 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 our Executive Pension Plan (Series A) 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 Executive Pension Plan (Series A)

The Executive Pension plan (Series A) is a pension arrangement which allows you to save for retirement in a tax efficient way.

If you still have questions about our Executive Pension plan (Series A) 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 save for your retirement in a tax-efficient way.
- To enable your employer to provide extra life cover should you die before you take your benefits.
- Gives you access to a range of investment options to match your attitude to risk and investment objectives.

Your commitment

What we ask you to do

- To make a regular monthly or yearly payment or to make at least one single payment at the start of the plan.
- To commit to a medium to long term (5-10 years) investment, to allow the money in your plan to potentially grow.
- If your employer is providing life cover, 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.
- The government currently doesn't allow access to your benefits until the age of 55.

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 'Market Value Reduction'.
- 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.

Other documents you should read

This document gives you key information about the Executive Pension Plan (Series A). 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.

- **Members Booklet**

Gives you detail on the terms and conditions of the contract.

- **Fund Guide**

This explains your investment options.

- **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.

Questions & Answers

Is the Executive Pension Plan (Series A) right for me?

The Executive Pension Plan (Series A) might be right for you, if you're looking for a way to save for retirement alongside your employer. It's flexible. You can stop, start or vary your payments without penalty although charges will continue to be deducted.

Please note that any changes to your contributions will impact on your benefits at 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 can change your regular payments at any time, subject to minimum amounts we may set from time to time and subject to your employer's agreement. Your employer would then confirm the details of any new payments to us.

You and your employer can make regular payments or one-off lump sum payments into the plan.

You can stop paying or take a payment break and restart later if your circumstances change. Please note that this may have an impact on your future benefits.

Your employer can arrange for regular payments to your plan to increase automatically each year until your Selected Retirement Age.

Does this plan provide life cover?

If your employer is making regular payments, you can have life cover as part of your plan. The extra cover would be paid on top of the value of your pension plan if you die before your Selected Retirement Age.

The extra cover can be paid as a lump sum and used to buy dependants' benefits. The cost of any life cover will be paid by your employer and depend on factors such as, level of cover, your age, hobbies and health. The extra cover will stop if you stop making payments into the plan.

How much can I pay into my plan?

There is no limit on the amount you can pay in annually to your pension plan. However, there will be a tax charge on payments made by you or on your behalf that exceed an annual allowance set by the Government. For more information on this, see the section 'What about tax' for more information on the annual allowance.

Can I transfer money in?

You can also arrange for transfers from your previous pension plans if you want all benefits to be paid from the same scheme and if the trustees agree.

Transfer values are invested in the same way as single payments, but there is no new income tax relief for a transfer value (this is not a new payment for pension purposes). Please ask the trustees for more information on the process to arrange for a transfer of another plan if you are interested in this option.

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

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

Where are my payments invested?

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

Your employer may have chosen a default investment arrangement for your plan. If this is the case your money will be directed into this default arrangement unless you make an alternative investment choice. A default investment arrangement does not represent a recommendation on behalf of Prudential.

The trustees have control over the choice of investment funds, although they can allow you to choose. If the trustees allow you to choose your investments, you can change the investment strategy by switching your existing investment into different funds. We don't currently charge you for switching between funds, if this changes in the future we will let you know. Switches out of the With-Profits Fund may be subject to a Market Value Reduction.

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 you get closer to retirement.

You can also change the funds in which future payments are invested without incurring a charge. The trustees must confirm any change to the funds (to us in writing) before any changes to the investment strategy are applied and there may be some restrictions on changes that can be made, but we would confirm these at the time.

Different fund management charges may apply to new choices of investment fund in some instances.

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.

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, in theory 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 must consider 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 any time without telling you beforehand. It is not guaranteed that a regular bonus will be added each year, although once added these bonuses are guaranteed on death and at normal retirement date.
- **Final**, which we may pay when you take money out of the with-profits fund, although this may vary and is not guaranteed.

Different funds invest in different types of assets for example, some only invest in property, others invest directly in the stockmarket and others invest in a wide range of assets. Each fund has its own level of risk and potential for growth. Usually, funds with more potential for growth carry more risk.

The performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

For more information please refer to your **Fund Guide** or you can visit our website pru.co.uk

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 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 would also apply if the trustees of the plan transferred part, or all, of the scheme. 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 the 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 has been invested in the plan. We guarantee not to apply an MVR at your Selected Retirement Age or on our current practice and when we may apply any claims due to death. For more information on 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 about this, 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. Please note that this will reduce your future benefits.

Can I transfer money out?

You can transfer out your pension to another registered pension scheme or qualifying recognised overseas scheme before age 75 as long you have stopped making payments 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 your scheme adviser.

What are the charges and costs?

Charges 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 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 this varies according to the funds chosen.

We calculate the charge for the With-Profits Fund differently. 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**, or by referring to your pension scheme adviser.

With-Profits Fund annual charge

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

The charge is not explicit 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. The charge is currently 1.18% a year.

Further information on the operation of the With-Profits Funds is contained 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're 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.

Please remember that we'll keep taking our charges, even if you stop making payments.

With-Profits guarantee charges

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) in certain circumstances, e.g. when payments are made because of death or at your selected retirement date. Our current practice (which isn't guaranteed) may include additional circumstances when an MVR is not 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. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

If you or your employer stop making payments to your plan before your Selected Retirement Age, we continue to deduct charges from the plan. Our charges may vary in the future and may be higher than they are now.

For more information please look at your current Fund Guide and "**Your With-Profits Plan – a guide to how we manage the Fund.**"

Additional Deduction

Unit Allocation: The percentage of the payment which is used to buy units is shown on the enclosed illustration.

Bid/Offer spread: Units are bought at the offer price and sold at the bid price. The bid price is approximately 95% of the offer price.

Loyalty bonus

The Annual Management Charge is reduced by 0.5% in the loyalty bonus period.

A loyalty bonus may apply, dependent on the initial term to the Selected Retirement Age of the plan and whether payments are regular or single premiums. The loyalty bonus period for regular payments applies where the term of the plan to Selected Retirement Age is greater than 10 years.

For single payment plans the loyalty bonus applies normally in the 15 years prior to Selected Retirement Age (or after 3 years for terms of less than 18 years).

For five year terms, the loyalty period for regular payments applies from expiry.

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've invested in
- the age you choose to take your benefits
- the amount of charges you've paid.

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.

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 out of our 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.

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: **moneyadvice.service.co.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**

What about tax?

Tax Relief

The employer will deduct member payments from the member's earnings before calculating Income Tax.

Employer payments qualify as a business expense for tax purposes and do not result in an additional tax expense for the member.

Annual Allowance

The annual allowance is the maximum amount of pension savings an individual can make each year with the benefit of tax relief. This includes pension savings that individuals make plus any made by someone else on behalf of the individual – for example, their employer.

There is no limit on the amount of pension savings an individual can make each year but there is a limit in respect of the tax relief for those pension savings.

Money Purchase Annual Allowance

The Money Purchase Annual Allowance (MPAA) will apply to you if you have flexibly accessed pension benefits on, or after, 6 April 2015. Your pension scheme administrator or provider paying these benefits will have informed you if you're subject to the MPAA at the time they paid the flexible benefits. In any year where you exceed the MPAA you may incur a tax charge and you should seek financial advice if you feel this may affect you.

Examples of drawing benefits flexibly include taking income from flexi-access drawdown or taking a cash lump sum direct from your pension plan.

Lifetime Allowance

There's no limit on how big your pension pot can grow to, however you will have a lifetime allowance in relation to the maximum amount of tax-relieved benefits you can build up over your lifetime.

Capital Gains Tax

You don't pay capital gains tax on your pension funds.

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.

Before you make a decision, you might want to speak to your scheme. They can help you understand the tax rules and how they'll affect you.

How will I know how my Executive Pension Plan (Series A) 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 Executive Pension Plan (Series A) if I die?

We will pay the value of your fund, plus any additional life cover added to your plan.

The trustees will decide who should get the benefits. They will take into account your circumstances when you die and anyone you've previously nominated to receive any benefits.

Benefits payable on death are not subject to income tax and are not normally subject to Inheritance Tax. If the value of all death benefits paid as a lump sum from this and any other scheme is more than the Lifetime Allowance, there will normally be a tax charge. For further details please see pru.co.uk/tax.

What if the Executive Pension Plan (Series A) 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 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 scheme adviser when you start the plan, please refer to your personal illustration or contact your the scheme adviser for further details.

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. Full details are set out in our **Members 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 will apply 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 members booklet 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 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

"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.