



Key Features of the

# Trustee Investment 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 Trustee Investment 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 Trustee Investment 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 our Trustee Investment Plan

Our Trustee Investment Plan is for Trustees of UK registered Occupational Pension Schemes, Small Self – Administered Schemes (SSAS) and Self Invested Personal Pension Schemes (SIPPs). It allows Trustees to invest in our range of funds.

This plan is set up with a single payment, after this no further payments will be accepted in to this plan. If you make additional payments these will be set up as a new plan.

If you are not sure whether this plan is right for you, please speak to a financial adviser.

## Important Information

The PruFund Protected Funds are currently unavailable to new investments.

## It's aims

### What this plan is designed to do

- To help you grow your investment over the medium to long term, so five to 10 years or more, in a tax-efficient way by providing access to a wide range of investment options to match your investment objectives and attitude to investment risk.

## Your commitment

### What we ask you to do

- To make a single payment of at least £20,000 when you take out the plan. You can make additional payments, also known as top-ups, of at least £10,000 which will be set up as a new plan.
- To leave your money invested, over the medium to long term, so five to 10 years or more, until you are ready to take benefits from the plan.
- You need to choose investments to suit your needs and keep them under regular review.

## Risks

### What you need to be aware of

Investing money can be rewarding, but it's not without risk. We've highlighted the key risks you should consider before investing in this product.

- The value of your investment can go down as well as up so you might get back less than you put in.
- Inflation will reduce what you can buy in the future.
- Levels of risk and potential investment performance differ depending on the funds you choose. Please read your **Fund Guide** for more information.
- If you withdraw money from our With-Profits Fund we may reduce the value by applying a Market Value Reduction. Please read the section 'What's a Market Value Reduction?' for further information.
- There may be a delay in the buying, switching or selling of any investment. You will be told if this applies. We explain this in the section 'Where is the payment invested?'.

## Other documents

This document gives you key information about the Trustee Investment 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 direct from us. Our contact details are on the last page.

- **The Fund Guide**

This explains your investment choices.

- **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**

Gives more information on Market Value Reductions.

- **Policy Document**

Gives you the full terms and conditions of the contract.

# Questions & Answers

## Is the Trustee Investment Plan right for the scheme?

If you're a Trustee of UK registered Occupational Pension Schemes, Small Self Administered Schemes (SSAS) or Self Invested Personal Pension Schemes (SIPPs) it might be right for you.

As the plan invests in funds which are stock-market based you must be willing and able to risk losing some or all of your investment.

Investments from SIPPs will be set up for a named individual – known as a “member designated” plan. Other UK registered Occupational Pension Schemes can also designate the plan to an individual member if they wish to do so. However plans can only be member designated at the start of the plan on the application form. You can only access the With-Profits Fund if the plan is member designated. For member designated plans;

- You can only invest in the With-Profits Fund if the member is under age 85.
- You cannot choose a PruFund Fund if the member is aged 98 or over.
- You cannot choose a PruFund Protected Fund with a guarantee term that ends on or after the member's 99th birthday.

## How flexible is it?

You can only make single payments into the plan, it is not possible to make regular payments into it or arrange transfers in from other pension arrangements.

The minimum initial payment must be £20,000 and the maximum is normally £1,000,000 although we may accept higher amounts in some cases.

You can make additional top ups of £10,000 or more.

## Where is the payment invested?

We use your payment to buy units in your chosen funds. You can invest in up to six funds at any time. We use the value of the units to work out how much your plan is worth at any time. The value of the units will fall and rise depending on how the pension fund investments perform. So will your plan value.

Each fund invests in one or more asset types. Asset types include money market instruments, equities, bonds, and property. Each asset type brings different risks.

You choose the funds you would like to invest in from the fund range available. For more information, please read the **Fund Guide and Your With-Profits Plan – a guide to how we manage the fund**.

Your adviser will give you a **Fund Guide** which provides more information on the funds available, including the objective of each fund and its risk profile. Alternatively, you can visit our website [pru.co.uk](http://pru.co.uk). We can also send you a copy of our **Fund Guide** on request when you take out the plan.

For any fund, we may delay the buying, selling or switching of units including for the payment of adviser charges. These delays will only apply in exceptional circumstances and, if this applies to you, we will let you know. For more information please refer to your **Policy Document**.

The following funds are invested in Prudential's With-Profits Fund:

- With-Profits Fund
- PruFund Cautious Fund
- PruFund Protected Cautious Fund
- PruFund Growth Fund
- PruFund Protected Growth Fund
- PruFund Risk Managed 1 Fund
- PruFund Risk Managed 2 Fund
- PruFund Risk Managed 3 Fund
- PruFund Risk Managed 4 Fund

Although these funds are invested in the same underlying fund, the returns on these funds may differ from the returns on the With-Profits Fund due to the smoothing process used and differences in the asset mix and the fund objectives.

The With-Profits Fund can be selected for investment at outset, or at anytime after, subject to the plan being member designated and the age restrictions.

Where a PruFund Fund has a corresponding PruFund Protected Fund they have the same unit price and spread of investments. PruFund Protected Funds have the added benefit of a range of guarantees which have an extra charge.

All PruFund Funds can be selected for investment at outset, or at anytime after, subject to the age restrictions for member designated plans. However, you can only invest in one PruFund Protected Fund at any time. If you have previously been invested in a PruFund Protected Fund and switch out before the Guarantee Date, you cannot reinvest in a PruFund Protected Fund for 12 months.

There are a range of guarantee terms for both PruFund Protected Funds. The terms, and charge for each term may vary and we may add or withdraw terms. However, once the guarantee has been selected, the charge will remain fixed throughout the guarantee term.

### 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).

### How does the PruFund Guarantee work?

If you select a PruFund Protected Fund, you will be able to select from a range of guarantee terms, where the guarantee will only apply at the end of the selected guarantee term (the Guarantee Date). Each guarantee term has its own charge and this will be payable for the whole of this term.

For full details of the guarantee terms available and the associated charges, please refer to the document **The PruFund Range of Funds: Guarantee Options**. You can get a copy of this from your adviser or from [pru.co.uk](http://pru.co.uk)

On investment into a PruFund Protected Fund we will calculate the Guaranteed Minimum Fund (GMF). This will be set to the initial amount you invest allowing for any initial product or adviser charges.

Your GMF will be reduced proportionately for any withdrawals, adviser charges, or switches out between investment and the Guarantee Date.

Where you are invested in at least one other fund in addition to protected PruFund, then you can elect for your PruFund Protected Fund to be excluded from deduction of any ongoing adviser charges.

The guarantee will only apply at the end of the selected term. If you fully switch out of a PruFund Protected Fund or cash in your plan before the end of the selected guarantee term, then the guarantee will not apply and the charge will stop, and you cannot switch back in to a PruFund Protected Fund within 12 months.

We check the value of your investment at the Guarantee Date.

If its value has dropped below the GMF, we restore it to that value. We do this by adding units to your plan. We then switch your investment to the fund of your choice, or to the corresponding PruFund Fund.

## How do you work out the value of the investment?

For most funds the value of your investment is determined by the fund performance. If the underlying investment fund value grows we increase the price of your units. Equally, if the underlying investment fund value falls, we decrease the price of your units.

However, we calculate the growth on some funds differently.

The Prudential With-Profits Fund invests in a wide range of assets designed to spread risk and provide smoothed returns.

For the With-Profits Fund, returns are delivered through the unit price which will reflect the addition of Regular Bonus and cannot go down. However, the unit price does not show the effect of any Final Bonus or Market Value Reduction that may apply.

For more information about how the With-Profits Fund works, please read **Your With-Profits Plan – a guide to how we manage the Fund (Prudential Unitised With-Profits Plans and Cash Accumulation Plans)**.

For the PruFund Funds, we use a smoothing process. You should be aware that Prudential's Prufund range of Funds works differently to other funds. The smoothing process uses Expected Growth Rates, and where required, Unit Price Adjustments, to deliver smooth returns.

For the PruFund range of funds, we may decide to reset the unit price of a PruFund fund to the unsmoothed price on a particular day, to protect the With-Profits Fund. There may also be occasions where we have to suspend the smoothing process for one or more PruFund funds for a period of consecutive days, to protect our With-Profits Fund.

For more information about smoothing and how the PruFund Funds work, please read **Your With-Profits Plan – a Guide to how we manage the Fund (PruFund range of funds)** and refer to the **Policy Document**, which your adviser can give you.

## Can we switch money between funds?

You can move your money in your plan between funds at any time.

A switch between a PruFund Protected Fund and its associated non-protected Fund e.g. PruFund Protected Cautious Fund and PruFund Cautious Fund, or vice versa, will be made using the unit prices on the effective date of receipt of the request.

However, all other switches out of any of the PruFund Funds will be made 28 days after the effective date of receipt of the request and using the unit prices on the 28th day. Switch requests at the end of the guarantee date are not subject to the 28 day delay. Only one switch request involving any one or more PruFund Funds can be made each quarter where the quarter dates are 25 February, 25 May, 25 August and 25 November, or the next working day if the quarter date is a weekend or a public holiday. This is in addition to any other switching restrictions outlined in this document.

For full details on switching rules please refer to the **Policy Document** and to request a switch, please complete the Investment alteration request form.

Once a request has been made it cannot be cancelled.

If you fully switch out of a PruFund Protected Fund before the guarantee date, you cannot switch back in to a PruFund Protected Fund within 12 months.

If you move money out of the With-Profits Fund we may reduce the value of your fund by applying a Market Value Reduction. More information on Market Value Reductions can be found in our leaflet **Market Value Reduction – a clear explanation** which can be found at [pru.co.uk/pdf/PRUS6165.pdf](http://pru.co.uk/pdf/PRUS6165.pdf)

You cannot switch money in to a PruFund Protected Fund if you are already invested in it.

### Switch Charge

Switches are free of charge for plans taken out on or after 28 April 2014. For any plans taken out before then there is still a restriction of two free switches in one year.

## Can money be withdrawn from the plan?

### Regular withdrawals

Regular withdrawals of up to 7.5% of the original investment can be made each year, starting from the first anniversary of the plan. There is no Market Value Reduction applied to any regular withdrawals taken if you are invested in the With-Profits Fund.

### Partial withdrawals

Partial withdrawals of at least £1,000 can be taken from the plan at any time. You must leave at least £1,000 in the plan, unless you are cashing in the whole plan. We may apply a Market Value Reduction (MVR) to any investment in the With-Profits Fund if you withdraw from that Fund or cash in the plan.

If a partial withdrawal is from one of the PruFund Funds, we may pay the partial withdrawal 28 days after we receive the forms we require, using the unit price on the 28th day. If this happens we will let you know. This 28 day delay does not apply on death where the plan is set up for a named individual.

Taking a partial withdrawal will reduce the value of regular withdrawals you can take.

## How much will be returned if I request a full or partial withdrawal?

There is a projection of how much you could get back in your personal illustration.

The size of your Trustee Investment Plan final benefits will depend on many factors, including the following:

- how much has been invested,
- how long it's been invested for,
- any withdrawals made,
- the funds chosen,
- how those funds have performed,
- any guarantees selected and when they apply, and
- any charges that are taken from the investment.
- the level of bonuses which are added to your Trustee Investment Plan if you are invested in the With-Profits Fund.

## Can we transfer money out?

You can transfer all or part of your plan at any time. The money transferred will be returned to the pension scheme and the scheme rules will confirm how it can be used.



## What about tax?

Investments in pension funds in which registered pension schemes are invested are given important tax benefits. They do not pay tax on investment income received or capital gains. Some underlying investments, such as dividends from company shares, will be paid out of taxed profits, and the tax is currently not reclaimable.

The information in this booklet is based on our understanding of current taxation, legislation and HM Revenue & Customs practice. All of these are liable to change without notice. The impact of taxation and any tax relief depends on individual circumstances.

## What are the charges and costs?

Your personal illustration shows what charges and costs you will pay. The charges and costs described below may vary in the future and be higher than they are now.

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

### Annual Management Charge

We take an Annual Management Charge for looking after your investment. The charge is the base charge and does not take into account any discounts that may be applied.

### PruFund Fund charges

We take the Annual Management Charge for the PruFund Funds by deducting a percentage of the units in them every month. If you have only invested in the PruFund Funds for part of a month, we still take a full month's charge.

### With-Profits Fund annual charge

The With-Profits Fund's annual charge depends on the performance of the fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher, we would expect charges to be higher. If investment returns are lower, we would expect charges to be lower.

We currently expect this charge to be 1.3%, based on the assumption that future investment returns from the With-Profits Fund will be 5% per year. This charge is already taken into account when we calculate bonus rates. There's more about bonuses 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.

### Charges for guarantees – Prufund Protected Funds

If you invest in a PruFund Protected Fund, the fund contains a guarantee which has an annual charge. We take this charge by cancelling units each month. For full details of the guarantee terms available and the associated charges, please refer to the document **PruFund Range of Funds: Guarantee Options**. You can get a copy of this from your adviser or from [pru.co.uk](http://pru.co.uk). Details of the charge can also be found in your illustration.

### Charges for guarantees – With-Profits Fund

There is a charge to pay for all the guarantees the With-Profits Fund supports. We guarantee not to apply a Market Value Reduction (MVR) when payments are made for regular withdrawals and because of death where the plan is member designated. Please see 'What's a Market Value Reduction?' for more details.

You won't see this charge on your annual statement because we take it by making a small adjustment to regular and final bonuses.

The total deduction for guarantee charges 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. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

## What are Adviser Charges?

You agree with your Adviser how they will be paid for the advice they provide to you. You can choose to pay your Adviser directly or you may ask us to take Adviser Charges from your plan to pay your Adviser, or a combination of both.

If you have instructed us to deduct Adviser Charges from your investment to pay your adviser, full details will be shown on your illustration. Adviser Charges paid from any UK registered pension scheme must be made in accordance with HMRC rules to ensure that they are not considered to be unauthorised payments. Charges will apply if unauthorised payments are made.

There are two different types of Adviser Charges:

- Set-up Adviser Charges
- Ongoing Adviser Charges

### Set-up Adviser Charge

If you agree a Set-up Adviser Charge, this charge can be taken from your plan by Prudential and paid to your Adviser. It is deducted from your plan immediately after your payment is invested.

The Set-up Adviser Charge can be a percentage of the initial investment or a fixed monetary amount. The Set-up Adviser Charge is paid from the plan by deducting units to the value of the Adviser Charge proportionally from all funds.

### Ongoing Adviser Charge

If you want Ongoing Adviser Charges to be deducted from your plan, you will agree with your Adviser the amount you will pay for any ongoing advice. These charges can be taken from the plan by Prudential and paid to your Adviser. They can only be specified as a percentage of the total plan value. The Ongoing Adviser Charges can be paid monthly or quarterly in arrears.

Ongoing Adviser Charges will be taken proportionally across all funds. Where there is investment in a PruFund Protected Fund and at least one other fund, you can choose not to have these Adviser Charges deducted from the PruFund Protected Fund. This protects the Guaranteed Minimum Fund from Adviser Charge Deductions.

Prudential will pay these charges to your Adviser and full details will be shown on your personal illustration. You can request any Ongoing Adviser Charges to stop, start, increase or reduce at any time by writing to us.

Your Adviser can provide further details on these options.

## Are there any discounts?

We will give you a Fund Size Discount on the Annual Management Charge depending on the size of your fund.

Fund Size	Fund Size Discount from Annual Management Charge
Less than £100,000	0.350%
£100,000 – £149,999	0.400%
£150,000 – £249,999	0.450%
£250,000 – £499,999	0.4750%
£500,000 – £749,999	0.500%
£750,000 – £999,999	0.525%
£1m and over	0.550%

The discount to the Annual Management Charge will apply to the whole of your investment, not just the portion above the threshold levels shown above.

## How will the discount be applied?

Plans set up on or after 28 April 2014 will be added together to calculate the value of the Fund Size discount. For Occupational Schemes, all Trustee Investment Plan (TIP) plans will be combined and for SIPP, TIP fund values for each designated member only will be combined.

## What's a Market Value Reduction?

If you take money out of the With-Profits Fund, we may adjust the value of your fund if the value of the assets underlying your plan is less than the value of your plan including all bonuses. This adjustment 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. This will have the effect of reducing the value of your investment.

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 (Prudential Unitised With-Profits Plans and Cash Accumulation Plans)** for more information on bonuses. An MVR will reduce the value of your plan and you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR to any regular withdrawals or on any claims due to death where the plan is member designated.

### **Our current practice on applying an MVR**

We may apply a Market Value Reduction to full or partial withdrawals, including switches.

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 when we may apply a Market Value Reduction, please read our leaflet **Market Value Reduction a clear explanation**. This can be found at [pru.co.uk/pdf/PRUS6165.pdf](http://pru.co.uk/pdf/PRUS6165.pdf), or ask us for a copy.

## How will I know how the plan is doing?

We'll send you an annual statement to show how your plan is doing. You can contact your financial adviser or call us using the contact details at the back of this document for a valuation.

## What if the plan is not right for the scheme?

If you're a Trustee of a registered occupational retirement benefits scheme and are making an additional investment, you do not have a cancellation period and therefore do not have an opportunity to reconsider once the plan has started.

In any other circumstances you can cancel the plan within 30 days of receiving your documents. This is called a cooling-off period. Once we receive your cancellation instruction, we'll arrange for the transfer to be returned to your previous pension plan. Adviser charges will not be refunded.

If you cancel the plan within 30 days, and you have money invested in our With-Profits Fund or PruFund Funds, we'll give you all of that money back (less any Adviser Charges that have been deducted from the plan and paid to your Adviser). If you have invested in any of our other funds, the amount returned may be reduced if the value of your investment has fallen, as a result of investment performance or deduction of any Adviser Charges that you have asked us to pay from the plan.

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 option in accordance with the rules.

Your plan documents include a Cancellation Notice. We'll also send you a Cancellation Notice for each top-up. To cancel the plan or top-up, please complete and return the Cancellation Notice, or write to us at:

**Prudential  
Lancing  
BN15 8GB**

Please include your plan reference number.

# 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.

## 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](https://www.pru.co.uk/about_us), or if you contact us we can post some information to you.

## 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 or PruFund funds in your pension, they are protected 100% in the event of the default of PACL.

**All the other funds we offer, apart from those 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](https://www.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](https://www.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.

## Terms and conditions

This Key Features Document gives a summary of your plan. Full details are set out in our **Policy Document** 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 of our Conflict of Interest Policy, please contact our Customer Service Team on the contact details on the last page.

## Law

The law of Scotland applies to this 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](mailto:consumer.queries@fca.org.uk)

Prudential Regulation Authority details:

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

Telephone: 020 7601 4878

Email: [enquiries@bankofengland.co.uk](mailto: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 'How to contact us' section on the last page.

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](http://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](mailto:enquiries@pensions-ombudsman.org.uk)**

Website: **[pensions-ombudsman.org.uk](http://pensions-ombudsman.org.uk)**

You can also submit a complaint form online:  
**[pensions-ombudsman.org.uk/making-complaint](http://pensions-ombudsman.org.uk/making-complaint)**

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

## Further guidance

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

**The Pensions Advisory Service (TPAS)**  
11 Belgrave Road  
London  
SW1V 1RB

Telephone: **0800 011 3797**

Website: **[pensionsadvisoryservice.org.uk](http://pensionsadvisoryservice.org.uk)**

This service is free and using it won't affect your legal rights.

# How to contact us

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



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



Online: Including secure messages: register for MyPru at: **pru.co.uk**



Telephone: **0808 100 3429** Monday to Friday 9am to 5pm (we are not open on public holidays). We might record your call to make sure our service is up to standard.



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

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