



Regular withdrawal request

Notes to help you

This form lets you to request regular withdrawals from Prudential International Investment Bond (life assured or capital redemption).

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled. Please don't use correction fluid as this will invalidate your request.

Section A – Personal details

Bond number

Policyholder(s)

Section B – Information

Please read the following notes before completing this form.

- The minimum amount for each expected withdrawal payment, regardless of frequency, is normally £75, US \$112.50 or €112.50.
- Payments may be made by cheque or direct credit to a nominated bank account. Any method of transfer other than by cheque may attract a charge as noted in the Statement of Charges document.
- For UK resident individuals regular withdrawals are compared against the 5% tax deferred allowance, available every year for the first 20 years. Any unused allowance in any year can be carried forward and used later, until you've withdrawn 100% of the amount you invested. Any one-off partial withdrawals taken across all policies in a bond and any Ad hoc or Ongoing Adviser Charges you ask us to deduct from the bond also count towards the 5% tax deferred allowance. Where withdrawals and adviser charges exceed the 5% tax-deferred allowance, the excess is known as a "gain". Any gain made will have to be reported in your Self Assessment Tax return and may create an income tax liability. Gains made may affect entitlement to personal allowances and certain tax credits.

If you're not sure as to the tax outcome of taking regular withdrawals, you should speak to your financial adviser BEFORE submitting this request.

Prudential International Assurance can't, under any circumstances, undertake tax calculations for bondholders or their advisers.

Please note: If any withdrawals or any adviser charges you have asked us to pay on your behalf are taken from a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced.

Any withdrawal is paid in the Cash In Benefit Currency.

Please note: When you start or vary regular withdrawals from your bond, there is a maximum amount (including Ad-hoc and Ongoing Adviser Charges) you can take in any 12-month period. This limit, which also includes any Ongoing Adviser Charges you ask us to deduct from your bond, is based on the greater of a set percentage of either the amount you have paid in or the value of your bond. Please see your Statement of Charges document for more information.

If you take regular withdrawals (or Ongoing Adviser Charges) from a PAC With-Profits Fund there may be a Market Value Reduction. Please see your Statement of Charges document and "Your guide to investing in With-Profits" for more details.

If you cancel a regular withdrawal request, we reserve the right not to allow you to re-start regular withdrawals subsequently if you have elected to take them wholly or partly from a PAC With-Profits Fund. For example, we may exercise this right if, at the time you ask to re-start regular withdrawals, an MVR is in force for withdrawals from any of the PAC With-Profits Funds.

However, you may re-start your withdrawals if you elect to take them from any other funds held in your bond. You would also still be able to make partial withdrawals at any time.

Section C – Withdrawal details¹ – continued

For payments by cheque – only where Direct Credit facility is not available and the payment does not exceed £5,000, US \$5,000 or Euro €5,000.

Name of payee(s)

Address payment to be sent to

Postcode

For payments by Telegraphic Transfer⁵

Name of bank or building society

Account name

Address

Postcode

Account number

Sort code

IBAN

SWIFT-BIC

Notes

1 Please provide up to date proof of identity and address verification for each policyholder. A certified copy of a utility bill or bank statement dated within the last 6 months will satisfy the address verification requirement.

2 Regular income payments will usually reach your account within five working days of the date you have chosen.

3 For plans started before 11 November 2013
If you don't specify any funds we will take your withdrawal from across all the funds you hold, in proportion to value, excluding any PruFund Protected Fund.

Where all of the other funds are of insufficient value to meet the required withdrawal amount we will take your withdrawal from all funds held in proportion to value including any PruFund Protected Fund.

For plans started after 11 November 2013

If you don't specify any funds we will take your withdrawal from across all the funds you hold, in proportion to value, excluding any PruFund Protected Fund and any With-Profits Fund.

If only With-Profits and PruFund Protected Funds exist or other fund holdings have insufficient value to meet the required payment, then we will take the charges firstly from With-Profits Funds.

4 For plans started before 11 November 2013
The withdrawal will be taken by cancelling units across all bond policies from the funds specified above. If the value of your selected fund(s) is less than the required withdrawal amount, we will take the withdrawal proportionately from the remaining funds in your bond, with the exception of any PruFund Protected Fund.

Where all of the other funds are of insufficient value to meet the required withdrawal amount we will take your withdrawal from all funds held in proportion to value, including any PruFund Protected Fund.

For plans started after 11 November 2013

The withdrawal will be taken by cancelling units across all bond policies from the funds specified above. If the value of your selected fund(s) is less than the required withdrawal amount, we will take the withdrawal proportionately from the remaining funds in your bond, with the exception of any PruFund Protected Fund and any With-Profits Fund.

If only With-Profits and PruFund Protected Funds exist or other fund holdings have insufficient value to meet the required payment, then we will take the charges firstly from With-Profits Funds.

5 For all payments by Direct Credit or Telegraphic Transfer, Prudential International needs documentation to verify that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a certified copy of a bank statement, for the account to which funds are to be sent.

We will need certified personal identification and address verification for any joint account holder in order to comply with all legal and regulatory obligations. Payments can't be made until full Bank Account verification is received.

If you ask us to pay withdrawals by any method except cheque, we may deduct any charges that may be incurred from the cash-in benefits before they are paid to you. The cost may vary depending on the payment method. Please see your Contract Conditions for more details. Payments being made to locations outside of Europe in currencies other than Euro € and Sterling £ will be made by telegraphic transfer.

Section D – Authorisation

1. I/We request the Company to proceed on the basis shown in this form.
2. I/We certify that
 - a) The bond belongs to me/us.
 - b) No other person has an entitlement of any kind in respect of the bond overriding or restricting my/our entitlement in any way.
 - c) I/We have authority to request this transaction.

Capacity (please tick appropriate box)

Policyholder(s) Trustee(s) Other (please specify)

(eg power of attorney etc)

Name

Date

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

Signature

X

Name

Date

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

Signature

X

Name

Date

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

Signature

X

Name

Date

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

Signature

X

Address

Postcode

Are you changing your address?

Yes No

Are you changing your country of tax residency?

Yes No

If Yes, please tell us your new country of tax residence and complete our Tax Residence Self-Certification Form (INVF11804) and submit with this request:

www.pru.co.uk/international