Key Information Document

Purpose
This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product
Product name: Prudential International Investment Bond : Use with Prudential International Investment Bond Investment Option Documents
Manufacturer: Prudential International Assurance plc
Contact: You can speak to your adviser or you can contact us at the address shown at prudential-international.com or you can call us on +353 1 476 5000
Competent authority: Prudential International Assurance plc is authorised by the Central Bank of Ireland and is subject to limited regulation by the Financial Conduct Authority for UK business
Revision date: 25/11/2019

Caution: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type
This product is a non-qualifying, single premium, whole of life assurance investment.

Objectives
This product aims to increase the value of your investment over the medium to long term, a 5 to 10 year period, by investing in your choice of Prudential International funds, such as equity, multi-asset and PruFund funds, allowing you to balance risk and potential reward throughout the life of your product. It also provides the ability to take a regular withdrawal in a tax efficient manner and access to your product's value at any time.

Intended Retail Investors
This product is intended for investors looking to invest a single lump sum over the medium to long term although the investment profile and the type of investor it is suitable for varies depending on the chosen underlying investment option. This is detailed in the Investment Option Document (IOD) available from the website detailed in the Product section at the top of this page, your financial adviser or on request from Prudential International.

Insurance Benefits
A minimal level of death benefit will be payable upon the death of the relevant life assured, the level of which is dependent on the age of the relevant life assured when the investment is made, and the value of the product.
This product does not have a maturity date.
This product will terminate immediately on the death of the life or lives assured.

What are the risks and what could I get in return?

Risk Indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 to 5 out of 7, which is the lowest to a medium-high risk class. This rates the potential losses from future performance at a very low to a medium-high level.
The actual risk will depend upon the investment choice(s) that you make. Risk information for each of the investment funds can be found in its IOD. Be aware of currency risk. You may receive payments in a different currency, so the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
If the total charges or withdrawals taken from this product exceed any growth achieved then it will fall in value, possibly to less than you have invested. Investment returns may be lower than anticipated.
We may apply a notice period to partial and full withdrawals from any of the PruFund funds. This product does not include any protection from future market performance so you could lose some or all of your investment. If Prudential International Assurance plc is not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section ‘What happens if Prudential International Assurance plc is unable to pay out’). The indicator shown above does not consider this protection.

Performance scenarios
The returns on your investment will be dependent upon which fund or funds you choose to invest in. Further details of the possible returns for each investment fund available can be found in the IOD applicable to each fund. The IODs show performance scenarios, and this Key Information Document (KID) shows costs, based on an investment of £10,000. The minimum initial investment for this product is £20,000, €25,000 or US $35,000. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Prudential International Assurance plc is unable to pay out?
If Prudential International Assurance plc should become unable to meet its liabilities, the Financial Services Compensation Scheme will protect eligible policyholders habitually resident in the UK when their contract starts, with effect from 1 December 2001. This protection does not extend to externally-linked investments. Losses, which may result from poor investment performance, are not covered by compensation. Find out more about Prudential International Assurance plc and the FSCS at: pru.co.uk/about_us/fscs

What are the costs?
The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The overall costs of the product will depend on the investments chosen and the table below shows what the lower and higher possible costs will be for three different holding periods. The figures include potential early exit penalties and assume that you invest £10,000. Further details of the costs of each of the funds available can be found in the IOD applicable to each fund. The figures are estimates and may change in the future.

Costs over Time
The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

<table>
<thead>
<tr>
<th>Investment £10,000</th>
<th>If you cash in after:</th>
<th>1 year</th>
<th>5 years</th>
<th>10 years (RHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total costs (£)</td>
<td>94.83 - 291.69</td>
<td>463.55 - 1,828.69</td>
<td>901.48 - 5,144.77</td>
<td></td>
</tr>
<tr>
<td>Impact on return (RIY) per year (%)</td>
<td>0.95% - 2.92%</td>
<td>0.95% - 2.91%</td>
<td>0.95% - 2.91%</td>
<td></td>
</tr>
</tbody>
</table>

Composition of Costs
The table below shows:
- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

<table>
<thead>
<tr>
<th>This table shows the impact on return per year (%)</th>
<th>One-off costs</th>
<th>Ongoing costs</th>
<th>Incidental costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry costs</td>
<td>0.00% - 0.00%</td>
<td>-0.03% - 0.54%</td>
<td>0.00% - 0.00%</td>
</tr>
<tr>
<td>Exit costs</td>
<td>0.00% - 0.00%</td>
<td>-0.03% - 0.54%</td>
<td>0.00% - 0.00%</td>
</tr>
<tr>
<td>Portfolio transaction costs</td>
<td>-0.03% - 0.54%</td>
<td>-0.03% - 0.54%</td>
<td>0.00% - 0.00%</td>
</tr>
<tr>
<td>Other ongoing costs</td>
<td>0.95% - 2.52%</td>
<td>0.95% - 2.52%</td>
<td>0.00% - 0.00%</td>
</tr>
<tr>
<td>Performance fees</td>
<td>0.00% - 0.00%</td>
<td>0.00% - 0.00%</td>
<td>0.00% - 0.00%</td>
</tr>
<tr>
<td>Carried interests</td>
<td>0.00% - 0.00%</td>
<td>0.00% - 0.00%</td>
<td>0.00% - 0.00%</td>
</tr>
</tbody>
</table>

The actual costs charged may differ from those illustrated above. Additional costs may be payable if product options are chosen throughout the lifetime of your investment.

How long should I hold it and can I take money out early?
Recommended holding period: 10 years
You can exit this product at any time.
You can make regular or single withdrawals from this product which can be tax efficient but can potentially be taxable based on your circumstances and you may want to get tax advice.

You have 30 days from the date you first receive your plan documents to cancel it. If you cancel your plan within 30 days we will give you all of the money invested in a PruFund Fund back but you will not get all of your money back invested in any other fund if the value of that investment has gone down.

Based on our expectation that you are looking for a positive return from investment markets over the medium to long term, our recommendation is that the product is held for the long term which is a period of 10 years. Whilst the appropriate holding period for each individual client will be determined by their personal investment objectives the term should be sufficient to recover from short-term volatility in investment markets.

How can I complain?
If you have a complaint about any aspect of the product or the way that Prudential International has treated you please contact us, or ask your financial adviser to do so, with full details of what has happened and send it to Customer Services Manager, Operations Department, Prudential International, Montague House, Adelaide Road, Dublin 2, Ireland or telephone +353 1 476 5000.
If your complaint is regarding the advice that you have received please contact your financial adviser and ask them for details of their complaints procedure.
We may, on occasion, fail to resolve a complaint to your satisfaction and if that is the case you can contact the Ombudsman, for free and without affecting your legal rights, by writing to The Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland, by calling + 353 1 567 7000 or using the website fspo.ie

Other relevant information
The performance scenarios shown in your IODs are based on historical data, which in itself may not be a reliable indicator of future performance and these should not be the sole basis on which you base your investment decision.
Further information about this product can be found in the Key Features Document available at prudential-international.com/pro-docs/PIIB or can be obtained from your financial adviser or by contacting Prudential International.
A guide to Guarantees and our International guide to With-Profits can be found on our website prudential-international.com
Our customer-friendly guide to the ‘Principles and Practices of Financial Management’ can be found at pru.co.uk/pdf/IPBB10049.pdf
To check for the current version of this document go to prudential-international.com/priip-docs/PIIB-GBP