Key Features of the
Prudential Personal Pension Plan

Please read this document along with your personal illustration (if you have one) before you decide to make new payments into this plan. It's important you understand how Prudential Personal Pension Plan works, the benefits and associated risks.
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 making new payments into our Prudential Personal Pension 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.

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About the Prudential Personal Pension Plan

The Prudential Personal Pension Plan is a pension arrangement which allows you to flexibly save for retirement in a tax-efficient way. Your employer can contribute to the plan too and you can also make one-off or regular payments by direct debit.

If you still have questions about our Personal Pension after reading this booklet, please refer to 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 retirement in a tax-efficient way.
- To give you access to a range of investments to match your attitude to risk and investment objectives.

Your commitment

What we ask you to do
- To make at least one payment into your plan.
- To allow the money in your plan to potentially grow until you take your pension benefits.

Risks

What you need to be aware of
- The value of your plan can go down as well as up and may even fall below the amount you invested – what you get back is not guaranteed.
- There are different risks for different funds, please refer to your Fund Guide for more information.
- 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 and costs are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
Other documents

This document gives you key information about the Prudential Personal Pension 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 from your adviser, or direct from us. Our contact details are on the last page.

- **Member’s Explanatory Booklet**
  Gives you the full terms and conditions of the contract.

- **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**
  This explains what a Market Value Reduction is, together with information about how and when these may be applied.
Questions & Answers

Is the Prudential Personal Plan right for me?
The Prudential Personal Pension Plan might be right for you if you are looking to save for your retirement in a tax efficient way.

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 payments at any time, subject to minimum amounts that we may set. Please call us if you would like to discuss this, our contact details can be found under the “Get in touch” section.
You and your employer, if any, can make regular payments or one-off lump sum payments into the plan. If your employer is deducting payments from your earnings, you should tell them of any changes you want to make.
You can arrange for your payments to be automatically increased each year.

How much can I pay into the Prudential Personal Pension Plan?
There is no limit to the amount that you can pay into your Personal Pension Plan.
However, there are limits on the tax relief you receive. For more information about tax relief, please read the section “What about tax?”.
Please note Prudential is not able to accept new monies from customers living overseas. If you move abroad and are no longer a resident of the UK this will have an impact on your ability to top up this product.

Can I transfer money in?
If you have a pension plan with another provider, you can transfer the value of it to this plan.
If the pension plan you are 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.
In some instances you may lose valuable guarantees on existing pension arrangements if you move your pension, also its unlikely you can reverse this decision if you change your mind.
You could lose existing death benefits, such as death in services benefits, if you move away from your existing pension scheme.
You will need to take an increased level of risk, specifically moving from a Defined Benefit scheme to a pension that carries a risk to your money, in order to aim for the retirement you want. This may also be the case if you want to transfer from other investment based pensions because of the choice of funds they will now have available to you.
Transferring funds between pension schemes is an important decision, so we recommend that you speak to a financial adviser first.

Where are my payments invested?
Our With-Profits Fund is available to all Prudential Personal Pension Plan investors. For further information on how our With-Profits Fund is managed, please refer to “Your With-Profits Plan” – A guide to how we manage the Fund.
You may be able to choose which funds you would like to invest your money in, from a fund range that we offer. You can only choose to invest your regular payment in any of the Unit-Linked funds if you are currently investing regular payments into one or more of these funds. You can only choose to invest your lump sum payment into any of the Unit-Linked funds if you have previously invested into one or more of these funds.
We use your money to buy units in those funds. The price of each unit depends on the value of the investment in the fund.

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.

Please refer to your Fund Guide for more information.

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 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 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 amount payable on full or partial withdrawals and you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR at your selected retirement date or on any claims due to death.

Our current practice on applying an MVR

We may apply a MVR to full or partial withdrawals as a result of switches, transfers or early/late retirement.

The impact of an MVR will be to reduce the amount payable on a withdrawal. As plans approach the selected retirement date, the size of any MVR that would apply could be expected to gradually reduce.

We reserve the right to change our current practice on MVR 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 MVR, please read our leaflet “Market Value Reduction – a Clear Explanation”.

Can I change my investments?

You can switch your money between funds at any time, subject to availability of fund choice – see “Where are my payments invested?”. We currently don’t charge you for this. If this changes in the future we will 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 read the section “What is 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 your fund to another pension arrangement at any time.
For more information, please speak to a financial adviser.

Can I take money out of my plan?
From age 55, you are able to draw all or part of your pension fund as a lump sum (Uncrystallised Funds Pension Lump Sum) – 25% of each payment being tax free with the remaining 75% being added to your income for the year and taxed accordingly.

This may affect the rate of tax you pay when added to any other income for that tax year. Tax rules require careful consideration and you should speak to a financial adviser on this subject.

What are the charges and costs?
Charges and costs are deducted for managing your plan and the underlying investments. The fund charge depends on the fund(s) you invest in.

**Annual Management Charge**
We take an Annual Management Charge for looking after your investment. We calculate the charge daily and take it monthly from your plan by cancelling units. We calculate the charge for the With-Profits Fund differently.

**With-Profits Fund annual charge**
The With-Profits Fund’s annual charge depends on the performance of the With-Profits Fund, in particular the investment return and our expenses.

If, for example, over time investment returns are higher then we would expect to increase the charges and if investment returns are lower we would expect to reduce the charges. We currently expect this charge to be 0.95% a year, based on the assumption that future investment returns from the With-Profits Fund will be 5% per year. We deduct this charge through the bonus mechanism.

**With-Profits guarantee charges**
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) in certain circumstances, for example when payments are made because of death or at your selected retirement date. Our current practice (which is not guaranteed) may include additional circumstances when an MVR is not applied. Please see “What is a Market Value Reduction?” for more details.

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. This charge will be taken by making a deduction each year when deciding Regular and Final Bonuses. The amount of this charge will be reviewed from time to time and is not guaranteed to remain at the current level. Charges can vary, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

For more information about guarantees and charges, please read “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.

Please remember that we’ll keep taking these charges even if you stop your regular payments. For details of the charges and costs, please refer to your illustration. These 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 fund to generate an income. The size of your pension fund, will depend upon many factors such as:

- the amount that has been paid into the plan,
- how long you have been making payments,
- 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 and,
- any market value reduction (MVR) that we may apply to the value of your fund in respect of With-Profit fund investments.

For an example of the income you could receive, please see your illustration.

What choices will I have when I want to take my benefits?
From the age of 55 you can access your pension savings. The options allowed by HMRC which may be used in combination are:

- **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 at once** – you can take your whole pension pot in one go, as a lump sum. In normal circumstances the first 25% is tax free. The remainder you could lose 20%, 40% or even 45% to income tax. This happens if the lump sum taken pushes you into a higher tax bracket (especially if your still earning).

When can I take my benefits?
The Government currently allows people to start taking their benefit from the age of 55, even if you are still working. 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. You may be able to start taking your benefits earlier if you’re in ill health.

State Pension age will increase from age 66 to age 67 for males and females between 2026 and 2028. These ages may change in future as result of changes in life expectancy and other factors.
Please remember you’ll need to plan how you’ll provide an income for the rest of your life.

You may have to transfer to another scheme to take advantage of all of these options.

Whatever you decide to do with your pension savings, you can shop around and 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?

Pension Wise
The Government created Pension Wise, for people over the age of 50, to give free and impartial guidance about what you can do with your pension pot. They can help face to face, over the phone and through their website.

They can’t recommend specific products or tell you what to do with your money. But they can help you understand all your options and their potential tax implications to help you make the right decision for you.

Website: pensionwise.gov.uk
Phone number: 0800 280 8880

The Pensions Advisory Service
If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service (TPAS)
Money and Pensions Service
120 Holborn
London
EC1N 2TD
Telephone: 0800 011 3797
Website: pensionsadvisoryservice.org.uk

Money Advice Service
The Money Advice Service also offers free and impartial guidance on anything and everything to do with money, not just pensions. They also have a handy guide called “Your pension: your choices” that outlines all the options for taking your pension benefits at retirement.

Website: moneyadviceservice.org.uk
Phone number: 0800 138 7777

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 payments. For every £100 you pay into your plan, HM Revenue & Customs (HMRC) will pay in another £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 are a higher rate taxpayer you’ll be able to claim back the extra tax relief you pay through your tax return.

Annual Allowance
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.

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. For more information please visit pru.co.uk/tax or visit the HMRC website at hmrc.gov.uk

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 are 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.

In any year when you exceed the MPAA, your annual allowance for other types of tax-relieved pension saving, such as defined benefits, is reduced by the MPAA.

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. For more information visit pru.co.uk/tax or the HMRC website at hmrc.gov.uk

**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.

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. For more information visit pru.co.uk/tax or the HMRC website at hmrc.gov.uk

**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. We’ve based this information on our understanding of current law & HM Revenue and Customs practice. Your individual circumstances and future changes in law and tax practice could affect the amount you pay. For more information please visit pru.co.uk/tax, visit the HMRC website at hmrc.gov.uk or speak to your financial adviser.

**How will I know how my plan is doing?**
We send you an annual statement, which shows how your plan is doing.

Alternatively, you can email us at contact.us@prudential.co.uk. Or you can phone our Customer Service Centre on 0345 640 1000 and a member of our team will give you an up-to-date valuation.

We want to make sure your information is kept secure. So please don’t send us any personal details using email.

**What happens to the Prudential Personal Pension Plan if I die?**
If you die before you start taking your benefits, we’ll pay the value of your pension fund as a lump sum.

The rules require us, as the Scheme Administrator, to decide who will receive the lump sum death benefit. We have discretion to choose, rather than you because if you control the benefit it may be liable to inheritance tax. As we choose who to pay the benefit to the payment will usually be free of inheritance tax. We will take your circumstances and any stated wishes into account before we decide who receives the lump sum. You can let us know your wishes by completing a “nomination of beneficiaries” form.

For more information about inheritance tax rules, please go to HMRC’s website hmrc.gov.uk/inheritancetax
What if the plan isn’t right for me?

You have 30 days from the date you receive your plan documents to cancel new payments into 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 Customer Services
Prudential
Lancing
BN15 8GB

Please include your reference number.

Once we receive your cancellation instruction, we’ll normally give you all your money back. However, 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 will get back less than you paid in.

If you do not 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.

If you cancel your plan and you took financial advice, you’ll need to speak to your financial adviser to agree how any payments are returned if applicable.

How much will the advice cost?

If you take advice then you will agree the cost of this with your adviser when you start the plan, please refer to your personal illustration or contact your financial adviser for further details.
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 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, 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 Member’s Explanatory 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 of our Conflict of Interest Policy, please contact our Customer Service Team on the contact details on the back page.

Law

The law of England and Wales 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 ‘How to contact us’ 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  
Harbour Exchange  
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 you can write or phone us:

Write to: Prudential Lancing BN15 8GB UK

Phone: **0345 640 1000** Monday to Friday 8am to 6.00pm (we are 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](http://pru.co.uk/mydata/).

If you are 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](http://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.

Manage your policies online with MyPru. MyPru allows you to manage your policies in one simple place. Check to see if your policies are available online and register today by visiting [pru.co.uk](http://pru.co.uk)

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.