

Key Features of the

# Prudential Investment Plan

Also applicable to additional investments  
made after 11 November 2013

# Contents

|   |   |   |    |
|---|---|---|----|
| About the Prudential Investment Plan                      | 3 | What are the charges and costs?                             | 8  |
| Its aims  | 3 | Annual Management Charges                                   | 8  |
| Your commitment   | 3 | Further costs incurred by the funds                         | 8  |
| Risks   | 3 | Guarantee charges   | 9  |
| Other documents   | 4 | Adviser charges   | 9  |
| Questions & Answers                                       | 5 | How will I know how my Prudential Investment Plan is doing? | 10 |
| Is the Prudential Investment Plan right for me?           | 5 | What about tax?   | 10 |
| Are there any guarantees?                                 | 5 | What happens to the Prudential Investment Plan if I die?    | 10 |
| How much can I pay into my plan?                          | 5 | What might I get back?                                      | 11 |
| Where is my money invested?                               | 5 | What if the Prudential Investment Plan is not right for me? | 11 |
| Possible delays   | 6 | Other information   | 12 |
| Can I change my investments?                              | 6 | Get in touch  | 14 |
| How do I take money out of my Prudential Investment Plan? | 7 |   |    |
| Can I cash in my Prudential Investment Plan at any time?  | 7 |   |    |

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.

It's important for you to decide whether this product is right for you and what funds to choose.

If you are applying on, or after, 1 January 2018, you should read our Key Information Document and relevant Investment Option Document(s). These include important information which may help you make up your mind.

You should receive them with your application form. Please keep these documents safe for future reference or go to our website at [pru.co.uk/pro-docs/PIP](http://pru.co.uk/pro-docs/PIP) for the most up to date version.

# About the Prudential Investment Plan

Our Prudential Investment Plan is an investment bond that lets you invest your money in a range of different funds and allows you to cash in at any time. It also provides a small amount of life cover.

## Important Information

Access to the Prudential With-Profits Optimum Return and Optimum Bonus Funds is no longer available to new customers investing in Prudential Investment Plan (PIP) on or after 11/09/2017.

However, if you are an existing customer pre 11/09/2017, you will still be able to top up or switch into the Prudential With-Profits Optimum Return Fund and the Prudential With-Profits Optimum Bonus Fund.

It is important to note we are not closing the Prudential With-Profits Fund. The underlying fund and ongoing management of the fund will remain the same and access will continue to be available to the With-Profits Fund through the PruFund range of funds.

If you are in any doubt about this product please speak to your Financial Adviser.

Reference to With-Profits within this document is only applicable to policyholders pre 11/09/17.

## Important Information

**The PruFund Protected Funds are currently unavailable to new investments.**

## Its aims

### What this plan is designed to do

The Prudential Investment Plan aims to grow the value of your investment over the medium to long term, by this we mean at least 5-10 years. It gives you the option to make tax-efficient withdrawals.

## Your commitment

### What we ask you to do

- Your initial investment into the plan (and any additional investments) must be worth at least £10,000 after any set-up adviser charge is deducted.
- Working with your adviser, you will choose investments that suits your needs. Regularly reviewing to make sure they are still right for you.

## Risks

### What you need to be aware of

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

- If you cash in or cancel your plan what you receive may be less than you expect and may even fall below the amount you invested for a number of reasons.
- The value of your investment can go down as well as up so you might get back less than you put in.
- If more money is taken out of your plan, including through charges, than the amount of growth, this will reduce the value of your investment.

- If you withdraw money from either of our With-Profits Funds, we may reduce the value by applying a Market Value Reduction.

We explain this further in **Market Value Reduction – a clear explanation** – which can be found on [pru.co.uk/pdf/PRUS6165.pdf](https://pru.co.uk/pdf/PRUS6165.pdf). We guarantee not to apply a Market Value Reduction on payments made due to death.

- 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. Please read **Your With-Profits Plan a guide to how we manage the fund – Pru Fund Range of Funds for more details on this**.

- Your personal tax situation or the way the plan is taxed could change, reducing the amount you get back or increasing the tax you pay.
- There may be a delay in buying, selling or switching to or from certain funds. There's more information on delays in the section 'Possible delays'.

## Other documents

For applications made on, or after 1 January 2018, it is important that you read your Key Information Document and relevant Investment Option Document(s). If you want more information, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from your adviser, on our website [pru.co.uk/pip](https://pru.co.uk/pip) or direct from us. Our contact details are on the last page.

- **Policy Provisions**

Gives you the full terms and conditions of the contract.

- **Prudential Investment Plan Fund Guide**

This explains your investment choices and gives information on the funds available.

- **Return of Premium Death Benefit Option**

Gives information on the option to guarantee the return from the plan if you die.

- **Your With-Profits Plan – a guide to how we manage the Fund – Prudential Unitised With-Profits Plans and Cash Accumulation Plans**

Provides information on how our With-Profits Fund works, and our current approach to managing it.

- **Your With-Profits Plan – a guide to how we manage the Fund – PruFund range of funds**

Provides information on how our With-Profits Fund works, and our current approach to managing it, and applies to plans accessing the PruFund range of funds.

- **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. This document is not relevant to investments in the PruFund range of funds.

# Questions & Answers

## Is the Prudential Investment Plan right for me?

You can invest in our plan if you're aged 18 or over and a UK resident. You can take the plan out on your own or in joint names with another person. You can be the life assured or you can choose to assure the life of someone else. The minimum age for any lives assured is 3 months and the maximum age at outset is 85 years (next birthday).

You need to understand and accept the risks of investing.

You shouldn't invest in our plan if you can't invest for at least five years or don't feel you understand the risks associated with investing. Remember that the level of risk you take depends on the fund options you choose.

You might not want to invest in our plan if you expect to be a higher rate taxpayer, or close to the higher rate band, when you cash in your plan. Your adviser will explain this to you, as it may result in a tax liability. There's more information on tax in the section 'What about tax?'

## Are there any guarantees?

We have the following guarantees available:

- The Return of Premium option will pay out either the standard death benefit (100.1% of fund value) or the return of premium amount (total premiums paid less total withdrawals and adviser charges occurred) whichever is the greatest.

It's only available when you first take out your plan, and there may be a charge. For additional information, please ask us, or your adviser, for the **Return of Premium Death Benefit Option: Prudential Investment Plan** leaflet.

- **PruFund Guarantee:** if you select a PruFund Protected Fund, you will be able to choose from a range of guarantee terms which come with an additional charge. For information about the funds and terms available please read **The PruFund range of funds: Guarantee Options** leaflet.

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- **With-Profits Funds Guarantee:** there is a guarantee if you invest in our With-Profits Funds. **Your With-Profits Plan – a guide to how we manage the Fund – Prudential Unitised With-Profits Plans and Cash Accumulation Plans.**

## How much can I pay into my plan?

The minimum you can invest each time is £10,000 after any set up adviser charges are taken. In most circumstances, the plan maximum limit on investing is £500,000. If you want to invest more than this, your adviser will need to contact us.

## Where is my money invested?

Money you invest in your plan buys units in the funds you choose.

You have many investment choices:

- Prudential's With-Profits Funds
- Prudential's PruFund range of funds
- An extensive range of unit-linked funds from Prudential and external fund managers.

You can invest in up to 10 funds at a time.

For the unit-linked funds – the value of your investment is determined by the performance of the assets within the fund and also whether more money is moving into or out of the fund (the **Policy Provisions** has full details). In general, the value of your investment moves up and down in line with daily changes in the value of the assets.

Prudential's With-Profits Funds and The PruFund range of funds work in a different way. There's more information about this in:

- **Your With-Profits Plan – a guide to how we manage the Fund – Prudential Unitised With-Profits Plans and Cash Accumulation Plans.**
- **Your With-Profits Plan – a guide to how we manage the Fund – PruFund range of funds.**

For a list of all the funds you can choose from and their charges and costs, please read the **Fund Guide**.

## 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).

## Possible delays

There may be 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. But, we cannot guarantee that delays will never be longer.

If a delay will apply to you, we'll let you know. There's more information in the **Policy Provisions**.

There are other delays which apply to PruFund and With Profits funds which are outlined in

- **Your With-Profits Plan – a guide to how we manage the Fund – PruFund range of funds.**

## Can I change my investments?

You can invest in up to ten funds at any time and you can switch your money between funds. We currently don't charge you for switching but we will let you know if this changes.

If you want to switch your money out of a PruFund Fund, we'll do this 28 days after we receive your request, using the unit price at the end of the waiting period. Full details are in the **Policy Provisions**.

If you're switching from a PruFund Protected Fund to the corresponding non-protected PruFund, there's no waiting period and we'll make the switch when we receive your request.

Only one switch request can be made per quarter. The quarter dates are:

- 25 February,
- 25 May,
- 25 August,
- 25 November.

For full details on the switching rules and to request a switch, please ask us for a Fund Switching Form.

## How do I take money out of my Prudential Investment Plan?

You can take single withdrawals from your plan at any time, and regular withdrawals, as long as each withdrawal is over £50. If you're not withdrawing all of your investment in a particular fund, you must leave at least £500 invested.

Any withdrawal will reduce the value of your plan. If you are taking regular withdrawals, it could affect the level and sustainability of these withdrawals.

### Regular Withdrawals

You can take up to 5% of your initial investment and any additional investments as a tax-deferred withdrawal each year. Anything above this may be liable to immediate tax. There's more information on tax in the section 'What about tax?'

Within a 12-month period, the maximum regular withdrawals cannot be over 7.5% of the full value of your plan, or 7.5% of the total amount you've paid in – whichever is greater.

Any ongoing adviser charges paid from the plan will count towards both these limits, so if, for example, you've agreed an ongoing charge of 0.5% each year of the plan value, you can only take 7% of the plan as a regular withdrawal each year.

From the Prudential With-Profits Fund, you can withdraw an amount equal to the regular bonus subject to the limits mentioned above. Information on regular bonus can be found in **Your With-Profits Plan a guide to how we manage the fund Prudential Unitised With-Profits plans and Cash Accumulation Plans**.

The Distribution Income funds which invest in assets are designed to pay dividends, income or interest (called natural income). You can withdraw all of the natural income available, or cap the amount you take each year up to 5% of your initial investment, and any additional investments.

If you have capped the natural income you take, any excess will be re-invested to buy further units in your Distribution Income Funds subject to a £20 minimum. Please note: this option is not available if you pay ongoing adviser charges from your plan.

Your **Policy Provisions** have further details of how withdrawals work.

## Can I cash in my Prudential Investment Plan at any time?

You can cash in your plan whenever you like, but please note that it is designed to be a medium to long term investment, by which we mean at least 5-10 years. Cashing in your plan may make you liable to additional tax, so you may want to take financial advice about this. There's more information on tax in the section 'What about tax?'

For withdrawals and switches from PruFund and With-Profits Funds investments, there may be restrictions and a Market Value Reduction applied, more details on this can be found:

- **Your With-Profits Plan – a guide to how we manage the Fund – Prudential Unitised With-Profits Plans and Cash Accumulation Plans.**
- **Your With-Profits Plan – a guide to how we manage the Fund – PruFund range of funds.**

Don't forget about the delays in the section 'Possible delays'.

## What are the charges and costs?

Your personal illustration shows what charges and costs you will pay. The charges and costs described below could change in the future. If this happens, we will let you know.

You can find details of our fund charges in each fund's Investment Option Document. These are available at [pru.co.uk/pro-docs/PIP](http://pru.co.uk/pro-docs/PIP)

## Annual Management Charges

We charge you for looking after your plan. These charges are already taken into account when we work out the value of your plan.

For Unit-Linked Funds, we take an annual management charge from each of the funds you invest in. The charge is taken daily as a deduction from the fund.

For PruFund Funds, we take the annual management charge for these funds by deducting a percentage of those units from your plan every month.

For the With-Profits Funds, the charge depends on the performance of the fund, in particular, the investment returns and our expenses. For example, if returns are higher over time, we would expect charges to be higher. If returns are lower over time, we would expect charges to be lower.

Assuming that future investment returns from the With-Profits Fund are 4.5% a year after tax (using, as an example, the middle growth rate as used in your personal illustration), the charge would be estimated to be about 1.25% a year. This charge is already taken into account when we calculate bonus rates.

Discounts on the Annual Management Charge are available depending on the value of your investment.

| Fund value              | Discount |
|-------------------------|----------|
| Less than £24,999       | 0.30%    |
| £25,000 – £49,999       | 0.35%    |
| £50,000 – £99,999       | 0.40%    |
| £100,000 – £249,999     | 0.45%    |
| £250,000 – £499,999     | 0.475%   |
| £500,000 – £999,999     | 0.50%    |
| £1,000,000 – £1,749,999 | 0.525%   |
| £1,750,000 – £2,999,999 | 0.55%    |
| £3,000,000 +            | 0.575%   |

## 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.



## Guarantee charges

### Return of Premium Death Benefit option

We will check your fund value each month and only take this charge if the guaranteed minimum death benefit is more than the basic death benefit (100.1% of the fund value).

If you'd like more information, please ask us for our leaflet:

**Return of Premium Death Benefit Option** or download from [pruadviser.co.uk/new\\_pdf\\_folder/INVS10628.pdf](http://pruadviser.co.uk/new_pdf_folder/INVS10628.pdf)

### PruFund Protected Funds

If you invest in one of these funds, you will have to pay an annual charge for the guarantee throughout the guaranteed term. We take this charge by cancelling units each month.

For current charge information, please see our leaflet

**The PruFund Range of Funds: Guarantee Options.**

### With-Profits Funds

There is a charge to pay for the guarantee the With-Profits Funds support. We guarantee not to apply a Market Value Reduction when payments are made because of death.

Our current practice, which is not guaranteed, may include additional circumstances when a Market Value Reduction is not applied. Please see **Market Value Reduction – A clear explanation** which can be found on [pru.co.uk/pdf/PRUS6165.pdf](http://pru.co.uk/pdf/PRUS6165.pdf)

The total deduction for the guarantee charge over the lifetime of your plan is not currently more than 2% of any payment made from the fund.

Our charges may vary in the future and may be higher than they are now. Charges may vary if, for example, the long-term mix or type of assets held within the With-Profits Fund is changed.

You won't see this charge on your statement because we take it through adjustments to your bonuses.

## Adviser charges

You agree the fees for any advice you receive with your adviser. There are limits to the amount of adviser charges we will allow you to deduct. Your adviser can tell you more.

You can pay your adviser directly, and/or ask us to pay adviser charges from your plan.

You can choose not to have adviser charges deducted from a PruFund Protected Fund and/or a With-Profits Fund if you have also invested in another fund.

Adviser Charges deducted from the With-Profits Funds may lead to a Market Value Reduction – please read **Market Value Reduction – A clear explanation** which can be found on [pru.co.uk/pdf/PRUS6165.pdf](http://pru.co.uk/pdf/PRUS6165.pdf). Adviser charges may reduce the guaranteed fund value you have chosen if you have invested in a PruFund Protected Fund.

## How will I know how my Prudential Investment Plan is doing?

Once your plan is set up, we will tell you in your annual statement how your investments are performing. You can ask for an update whenever you like.

You can find out how your investments are performing by:

- Registering for a MyPru log-in at [pru.co.uk/existing-customers/](https://pru.co.uk/existing-customers/) to check your plan online
- Reading your annual statement
- Phoning us to ask for a valuation on 0345 640 1000. Lines are open Monday to Friday from 8am to 6pm
- Asking your adviser for information to make sure your investments are performing as you expect

## What about tax?

We've based this information on our understanding of current law and 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](https://pru.co.uk/tax) or visit the HMRC website at [hmrc.gov.uk](https://hmrc.gov.uk)

Your plan is set up as 20 identical policies. This enables you to cash in or transfer the ownership of each policy separately, which can help you withdraw money in a tax-efficient way.

You can currently withdraw up to 5% each year of the total money paid in to the plan, without any immediate tax liability. This can continue for 20 years or until you've withdrawn an amount equal to the amount invested.

Any ongoing or one off adviser charges are included within this allowance.

The 5% tax-deferred allowance rolls over to the following years if it's not used.

However, income tax may be payable when:

- Your plan ends on death of the life assured or the last life assured if more than one person is covered
- You cash in all, or part, of your plan
- You withdraw more than the 5% a year tax-deferred allowance
- You transfer ownership of the plan

Taking money out of your plan could mean you lose some or all of your entitlement to personal allowances and certain tax credits.

## What happens to the Prudential Investment Plan if I die?

Your plan will end when the life assured dies, or in the case of a joint life plan, when both lives assured have died.

The plan will pay out 100.1% of the fund value, or the guaranteed Return of Premium Death Benefit, if selected, whichever is the greater. This will be paid out to either the estate or trustees.

If the owner dies but they are not the life assured the plan will not end and ownership of the plan will pass to the owner's estate, unless the plan was owned jointly; in which case it will pass to the surviving owner.

### Inheritance Tax

This may be payable if you have the plan when you die.

Special tax considerations apply to plans written under trust. Please ask your financial adviser for more information.

## What might I get back?

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

What you actually get back will depend on how much you've invested, for how long, in which funds and how those funds have performed. It will also depend on the charges that have been taken and any withdrawals you have made.

If you invest in a With-Profits Fund, the value of your investment will depend on the bonuses added to your plan. We may apply a Market Value Reduction when you cash in your plan. More information on bonuses can be found in

- **Your With-Profits Plan – a guide to how we manage the Fund – Prudential Unitised With Profits Plans and Cash Accumulation Plans.**

## What if the Prudential Investment Plan is not right for me?

You have 30 days from when you first receive your plan documents to cancel. For any additional investments you make into your plan you will also receive a 30 day cancellation period for them.

If you decide to cancel an additional investment it will not affect any existing investment you have in place. We'll include a cancellation notice with these documents and if you decide to cancel, you can send us a completed notice or write to us with your plan reference number at:

**Prudential  
Investment Plans New Business  
Lancing  
BN15 8GB**

Any one of the plan owners can cancel.

If the plan is cancelled within the 30 day limit, we'll give you back all the money you've invested in the **PruFund Funds** or **With-Profit Funds**. If the value of any other fund you've invested in has gone down, you will not get back all of your money.

Your refund will not include any charges paid to your adviser.

After the 30 day cancellation period, the plan can not normally be cancelled and will continue as set out in this document. If you apply to cancel after 30 days you may not get back all of your money if the value of your investment has fallen.

# Other information

## Client category

The Financial Conduct Authority asks companies to categorise their clients based on their involvement in and familiarity with financial services, so that clients are treated in a way that reflects their 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 bond is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your bond 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 or PruFund funds in your bond, 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](http://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](http://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](https://pru.co.uk/about_us), or if you contact us we can post some information to you.

## Terms and Conditions

The details of the legally binding contract between you and Prudential are contained in the **Policy Provisions**. These will be issued to you when you take out a plan. They are also available on our website [pru.co.uk/pdf/INVM11630.pdf](https://pru.co.uk/pdf/INVM11630.pdf) or on request.

## Conflict of Interest

As part of our aim to treat our customers fairly, we have a policy in place to deal with any conflict of interest that could affect our customers. For further details, please contact us.

## Law

The law of England and Wales applies to your Prudential Investment Plan.

## 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 Policy Provision are in English and all our communications with you will be in English.

## How to make a complaint

If you have a complaint about your Prudential Investment Plan please contact your Financial Adviser first, as they may be able to resolve it quickly for you.

If we do anything that you're unhappy about, we'll always try to put it right.

To do this, we need to know exactly what the problem is. So it would really help if you or your Financial Adviser could write to us with all the details of what has happened. Please send your complaint to:

**Prudential**  
**Customer Response Unit**  
**Lancing**  
**BN15 8GB**

**If you'd rather phone, you can call us on 0345 640 1000.**

If you are not satisfied with our response, you can take your complaint to the Financial Ombudsman Service. Using this free service won't affect your right to take legal action.

**The Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

Telephone: 0800 0 234 567

[financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)

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

# Get in touch

If you want to contact us before you buy this plan, you can write, email or phone:



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



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



Phone: **0345 640 3000** Monday to Friday 8am to 6pm (we are not open on public holidays).  
We might record your call to make sure our service is up to standard. An answer phone is in operation outside office hours.



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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