

Your guide to
The Prudential
Retirement Account



Choice and flexibility in one place

A flexible personal pension which allows you to save through single and/or regular payments, make transfers from other pensions, and access your benefits easily and in a way that suits you.

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The Prudential Retirement Account

How we approach retirement has changed. For many people it's no longer an event but a change in how we work and live. That change needs increased flexibility in how you save and how you access your money. The Prudential Retirement Account helps give you that. It is designed to meet your needs as you plan for later life.

A personal pension product that allows you to save for your retirement in a tax-efficient way, the Prudential Retirement Account gives you a range of investment options, and flexibility when you're ready to take money out.

Tax-efficient savings

The money you pay into your account usually benefits from tax relief. We will automatically add basic rate tax relief into your account each month for any contributions you make. If you pay tax above the basic rate, you may be able to claim further relief via your self assessment tax return.

Flexible access

Usually from age 55, you can start taking money from your account in a way which helps you manage the amount of tax you pay, or simply to spend as you wish – it's up to you.

A range of investment options

How your money is invested can have a big impact on the value of your pension fund. We have a range of funds to choose from including our PruFund range of funds, and hundreds of collective funds, with different levels of investment risk to suit your individual needs and risk appetite.

Online access

You can monitor your Retirement Account online, at any time, by registering for MyPru. MyPru allows you to manage your policies in one simple place. It gives you 24/7 access to check the value of your policy, view your important documents online, send us a secure message and change your personal information.

How it works

The Retirement Account has two parts, the Pension Savings Account and the Pension Income Account, and you can usually choose to invest in either, or both, of these parts.

Prudential Retirement Account

Pension Savings Account

Pension Income Account

We also offer the flexibility to phase money from the Pension Savings Account to the Pension Income Account when you decide you want to take an income.

Paying money in

While saving for your retirement, your contributions will be held in the Pension Savings Account part of the Retirement Account.

You can make regular and/or one off payments into your pension savings account, and contributions from your employer and/or third parties can also be paid into the account.

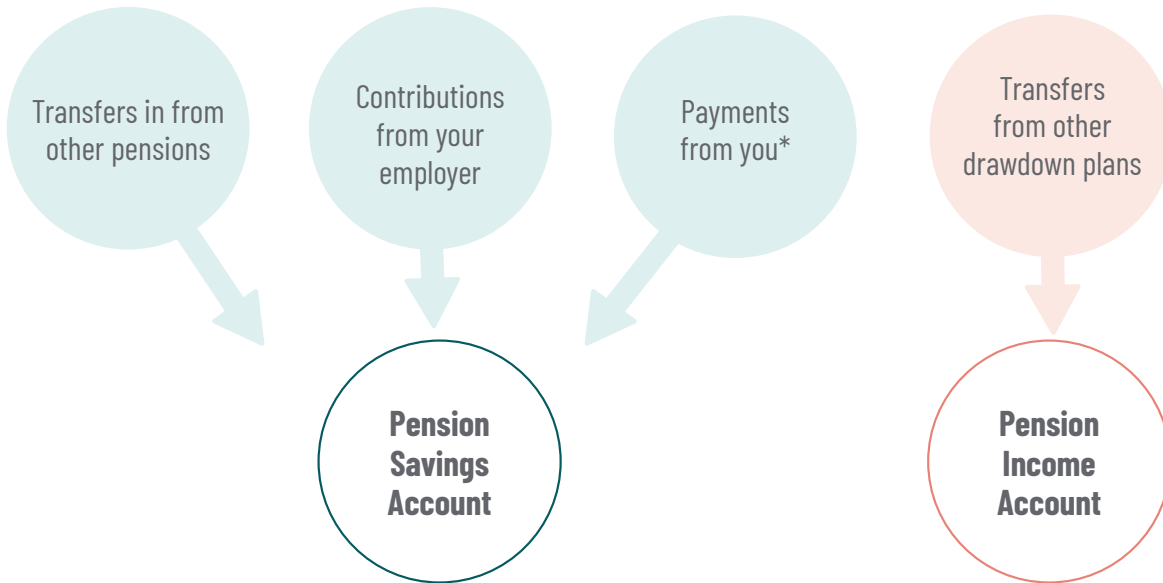
You can transfer pensions from other providers – including funds already in drawdown – into your Retirement Account – allowing you to consolidate some, or all, of your pension savings. You'll find an explanation of drawdown on page 5.

You can stop, start, increase or decrease your contributions at any time and you can pay into a Retirement Account up to age 75 – although money from other pensions can still be transferred in after age 75. We also offer the flexibility to phase money from the Pension Savings Account to the Pension Income Account when you decide you want to take an income.

Collective funds explained – collective investment funds are a way of pooling investment with others within a single investment fund. You can have access to a wider range of investments than if you were investing individually. You'll also share the costs and benefits. Collective investments usually either target investment in geographic regions (like emerging markets) or specific themes (like technology or property).

How the Retirement Account works

The Prudential Retirement Account is made up of the Pension Savings Account and the Pension Income Account. Each of these accounts allow you to do different things, depending on how you want to save, and/or take an income.



* Payments can also be made into your pensions savings account, by other parties, on your behalf.

You should, however, consider the risk associated with this product. There may be penalties to move from your existing pension scheme, it may have guarantees that might be lost if you transfer, and the value of your investment can go down as well as up, so you might get back less than you put in.

Your financial adviser will be able to help you consider what is the right decision for you.

Benefit from tax relief on your contributions



For more information about government tax relief, speak to your financial adviser.

The information in this brochure is based on our understanding of taxation, legislation and HM Revenue & Customs (HMRC) practice, all of which are liable to change without notice. The impact of taxation and any tax reliefs depends on individual circumstances. Any tax reliefs referred to are those currently available and may be subject to change.

Drawdown explained – pension drawdown is an option allowing most pension holders to take a tax-free lump sum and reinvest the remainder to provide an income.

Taking money out

Usually from age 55, you can start to take benefits from your pension pot.

With the Prudential Retirement Account you can choose how you want to take your money.

You can take as much, or as little, as you choose, which can help you manage the tax you pay and the tax band you fall into.

For a flexible income, sometimes referred to as drawdown, you can move your pension pot to the Pension Income Account, where you can usually take 25% of your pension pot as a tax-free lump sum and set up a regular income.

To take it as cash – you can take a single lump sum or a series of lump sums from your Pension Savings Account. You can usually take up to 25% as a tax-free lump sum, or if taking a series of smaller lump sums, the first 25% is usually tax-free and the remainder is taxed along with any other income you might have.

Any money you take above the tax-free amount will be added to your income for the year and taxed at the appropriate rate. If you decide to stop taking an income, you can re-start it again in the future, if your needs change.

Example: Taking tax-free cash

Pension pot at 60	£150,000
Take 25% tax-free cash as a lump sum	£37,500
Leave the rest invested in drawdown	£112,500
If left untouched until age 65, your drawdown pot could be worth around	£130,400
If left untouched until age 70, your drawdown pot could be worth around	£151,190

Leaving your money invested means there's an opportunity for growth, but like all investments, you could end up with less than you started with.

Example: Tax-free cash and a regular income

Pension pot at 60	£50,000
Take 25% tax-free cash as a lump sum	£12,500
Leaving the rest invested	£37,500
To provide an annual income of	£2,400
So your pension pot could last for 21 years & 1 month*	

** (assuming annual cash lump sum stays the same)*

You can receive the full tax-free cash amount of £12,500 and leave the remaining £37,500 invested. You can then set-up an annual withdrawal amount of £2,400 which is taxable. You can also decide to change the amount of money or stop receiving income at any time if your circumstances change in the future.

Working assumptions:

The investment growth on the amount left invested is calculated at 3% per year. It doesn't include charges which may apply. This is not an indication of what you may get in the future and is not guaranteed.

The growth rates applied in these examples do not include inflation. The actual amount you receive and the amount of tax you pay will depend on the option you choose and your individual circumstances. These above illustrations are not real life examples or recommendations.

Benefits of drawdown

- Usually, you can take up to 25% of your pension pot as a tax-free lump sum, without starting to take a regular income
- You've control over your investment – you could increase your income if your investment grows, but equally, reduce your income if the value falls
- Investment continuity when moving from the Pension Savings Account into the Pension Income Account

It's important to remember however, that withdrawals can be a key factor in depleting your retirement savings, and you may not have enough remaining to fund the rest of your retirement.

Balancing risk and reward

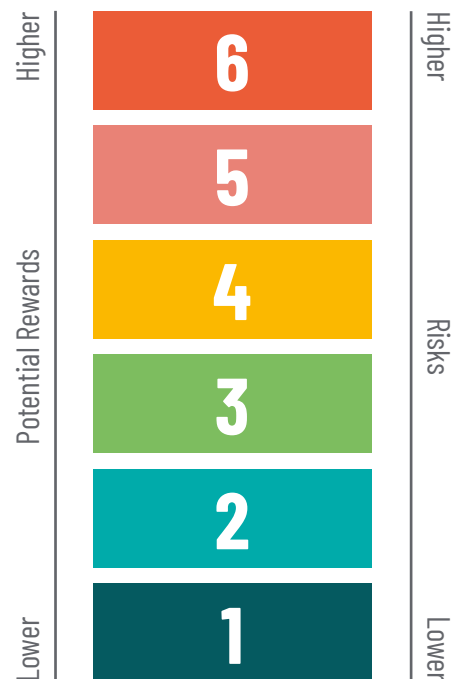
Choosing where to invest your money is an important decision.

The Prudential Retirement Account gives you the freedom and choice to select an investment fund, or funds, that match your needs.

Investing is about balancing the risk you're comfortable with, against the potential rewards you want to achieve. Your attitude to investment risk is personal to you and may change in the future.

Our risk ratings

Prudential gives each fund a risk rating, known as a Risk Indicator – of between 1 and 6 (1 is lower-risk and 6 is higher-risk). Money may be more secure in a lower-risk investment, but it's also unlikely to grow significantly. Investing in a higher-risk investment means the potential rewards may be greater, but so is the potential for loss.



The table on the next page helps illustrate this concept. It's not exhaustive but covers a wide range of funds and investments and shows the general principle that, as the level for potential higher rewards increases, so does the level of risk. Page 8 shows how these potential reward and risk indicator numbers relate to our PruFund funds.

Active and passive funds explained

Investment funds come in different shapes and sizes, to meet the needs of investors, with different objectives, interests and attitudes to risk. At one end of the scale you've **passive or index funds** – which largely track the performance of a specific market, e.g. the FTSE 100 Index, and at the other end are **active funds** – which have different investment objectives, are specific to certain sectors or geographies, and aim to outperform certain markets.

Potential reward and risk indicator

		Types of Fund*			
6	Higher	Single Country Equity Funds, International Equity Funds	Higher		
5		Flexible Investment Funds, Global Property Funds			
4	Potential Rewards	Mixed Investment 40-85% Shares Funds, Direct Property Funds, Global High Yield Funds	Risks		
3		Mixed Investment 20-60% Shares Funds, Distribution Managed Funds, Sterling High Yield Funds, Global Fixed Interest Funds, With-Profits Funds**			
2		Mixed Investment 0-35% Shares Funds, Sterling Fixed Interest Funds, Corporate Bond Funds, Protected/Guaranteed Funds			
1	Lower	Deposit & Treasury Funds, Money Market Funds	Lower		

* Types of Fund

These are mostly based on sector classifications by the Association of British Insurers (ABI). The description used may match an individual ABI sector name or be a Prudential suggested description for a grouping of similar sectors. The only exception to this is "With-Profits" which isn't classified by the ABI. Where a fund is classified by the ABI then we'll use the sector it's in as a starting point to think about its appropriate position in the scale above. But please note that each fund is considered individually and membership of an ABI sector doesn't automatically imply a particular potential reward and risk indicator number.

** With-Profits Funds

PruFund Funds invest in our With-Profits Fund and some appear in a lower or higher potential reward and risk indicator category. This is because of the different asset mix that applies to each PruFund Fund.

Your fund options

The Prudential Retirement Account gives you access to a wide range of investment funds – funds which vary in terms of the stocks and shares they hold, the different geographies and sectors they invest in, with different fund management styles and risk ratings.

You can hold any combination of investment options, including our established PruFund range of funds, our Risk Managed Active, Risk Managed Passive and Ethical, Social & Governance (ESG) fund ranges, as well as hundreds of collective funds, within one pension.

This gives you the opportunity to choose the type of fund that best suits your investment style and appetite for risk.

Choosing your investment funds

Choosing where to invest your money is an important decision. The Prudential Retirement Account gives you the freedom and choice to select the investment fund that matches your needs.

PruFund Fund range	OEIC fund range
PruFund Cautious Fund	LF Prudential Risk Managed Active 1 Fund
PruFund Growth Fund	LF Prudential Risk Managed Active 2 Fund
PruFund Risk Managed 1 Fund	LF Prudential Risk Managed Active 3 Fund
PruFund Risk Managed 2 Fund	LF Prudential Risk Managed Active 4 Fund
PruFund Risk Managed 3 Fund	LF Prudential Risk Managed Active 5 Fund
Prufund Risk Managed 4 Fund	LF Prudential Risk Managed Passive 1 Fund
Prufund Risk Managed 5 Fund	LF Prudential Risk Managed Passive 2 Fund
	LF Prudential Risk Managed Passive 3 Fund
	LF Prudential Risk Managed Passive 4 Fund
	LF Prudential Risk Managed Passive 5 Fund

Please note: For an even wider investment choice you've access to hundreds of collective funds from a wide variety of fund management groups. Please speak to your financial adviser for more information.

Investing in a wider range of investments, or 'blending', helps to spread the risk as you're investing in several different companies, which offers less risk than if you were to invest in a single stock.

There is a link between the amount of risk an investor is prepared to take, and the potential rewards they seek to gain.

The key to successful investing is to find the correct balance between potential reward and the level of investment risk you're comfortable with, as explained on page 7.

Although money may be more secure in a lower-risk investment, it is also unlikely to grow significantly. Investing in a higher-risk investment, means the potential rewards may be greater but so is the potential for loss.

What funds can I invest in?

We offer a wide range of investment funds to suit your investment style and appetite for risk.

Your financial adviser can explain the fund options to you and what to consider.

Open Ended Investment Companies (OEICs) explained – OEIC funds pool investments with that of other investors and may allow you to access asset types which may otherwise be difficult to access.

PruFund range of funds

PruFunds invest in a variety of different asset types to try to reduce the impact on the performance of one kind of asset. This is known as diversification.

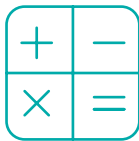
The PruFund range of funds aim to grow your money over the medium to long term (5 to 10 years or more), while protecting you from some of the extreme short-term highs and lows of direct stock market investments by using an established smoothing process.

This process aims to give you a more stable rate of growth than you would get if you were directly exposed to the daily changes in the fund's underlying investment performance.

So while you won't benefit from the full upside of any potential stock market rises, you won't suffer from the full effects of any downsides either.

Our smoothing process

The PruFund range of funds has an established smoothing process which uses Expected Growth Rates, and where required, Unit Price Adjustments, to deliver a smoothed investment journey. It aims to provide you with some protection from the extreme short-term ups and downs of direct investment.



Expected Growth Rates (EGRs)

Prudential set Expected Growth Rates (EGRs) – annualised rates your investment would normally grow at – which reflect our view of how we think each PruFund fund will perform over the long-term (up to 15 years).

Each PruFund fund has its own EGR and investments into a PruFund will normally grow daily by the relevant EGR. EGRs are reviewed every 3 months, and may be higher, the same, or lower than they were at the start of your investment.



Unit Price Adjustments (UPAs)

Although we use a long term view of performance to set EGRs, we also have to take into account shorter-term performance. On a daily basis, if the shorter-term performance differs too much from our current Expected Growth Rate, we'd have to amend the value of your fund up or down to ensure we are not returning too much or too little. We call these Unit Price Adjustments.

A 'fund' is another way to buy shares – but instead of you buying a slice of a company directly, you give your cash to a specialist manager who 'pools' it with money from other investors, like you, to go and buy a job lot of shares in the stock market (effectively investing in assets like stocks and shares, bonds and property) with the ultimate aim of delivering strong returns for its investors.

For more information on investing in the PruFund range of funds, and smoothing, speak to your financial adviser.

Environmental, Social and Governance (ESG) funds

We've added a range of ESG funds to the choice of funds available on the Prudential Retirement Account.

ESG stands for Environmental, Social and Governance and can mean different things to different people. For example, this investing approach may be suitable for you, if you're concerned about where and how your money is invested and if you:

- want to invest based on your values or moral concerns.
- believe both financial and non-financial factors can impact on investment performance.
- want your investments to generate a positive social or environmental impact, as well as a financial return.

Our ESG funds invest in asset classes such as equities, fixed income, property and alternatives, and offer a choice of M&G and external fund managers.

We also provide access to hundreds of collective funds from a wide variety of fund management groups, for an even wider investment choice.

Your financial adviser can explain the fund options to you and what to consider, when deciding on the right investment fund, or funds, for you. It's also important that you regularly review your investments so that you get the best out of your plan.



Diversification explained – many investors choose to spread their money over a variety of asset classes.

By doing so, you're able to potentially gain some exposure to the higher performing assets without the risks from 'putting all your eggs in one basket', or in one asset class.

Why our Retirement Account?

Our Retirement Account is a flexible, personal pension plan that:

- allows for single and/or regular contributions, transfers, lump sums and regular income withdrawals – all in one tax-efficient product;
- offers a wide range of investment options, including our PruFund range of funds and hundreds of collective funds within one pension;
- provides growth potential;
- allows for contributions to be made by you, your employer, a third party or by transferring money from an existing pension scheme;
- offers you flexibility to change your retirement income in the future if your circumstances change;
- allows you to monitor your Retirement Account online at any time, by registering for MyPru.

Switching

You can have as many investments as you want and move money between them.

With the PruFund funds, you can only make one switch in or out, every three months and once you've requested this switch you can't cancel it.

There's a 28-day waiting period for switches out of these funds and the price used to buy or sell units in the fund will be based on the price at the end of the waiting period.

Consolidation

You can transfer other pensions into your Retirement Account but you should know that you'll not get any tax relief on transfers. And remember, there may be penalties to move from your existing scheme, it may have guarantees that might be lost if you transfer. This is an important decision so you should speak to your adviser.



Why Prudential?

We offer a position of strength and resilience to help safeguard the financial wellbeing of our customers, with a focus on saving for, and providing security in, retirement.

In today's challenging economic climate, it's even more important for you to consider the financial strength and stability of a company you're considering, to look after your finances.

Financial strength

Prudential Assurance Company Limited (PAC) is **rated A+ (Stable)** for financial strength by Standard & Poors, as at April 2021. This is **one of the highest ratings currently given to any UK life assurance company.**

With-Profits Fund

Prudential's With-Profits Fund, in which our PruFund funds invest, is **one of the financially strongest with-profits funds in the UK** with funds under management of £143.2 billion (31 December 2020). Our fund size and strength allows us to invest in a very wide range of asset types and individual companies.

Smoothing process

Our established smoothing mechanism – on our PruFund range of funds – aims to smooth some of the short-term extremes of market volatility.

Expert fund management

Prudential's Treasury & Investment Office (T&IO) – who manage the PruFund range of funds and OEIC funds in which the Prudential Retirement Account can invest – has great strength in depth with a team that includes investment professionals with expertise in capital market research, investment strategy design, liability management, derivatives and portfolio management.



Taking your pension benefits – your questions answered

At what age can I usually start to take my pension benefits?

Usually, you can start taking benefits when you reach the age of 55.

Can I take my pension before the age of 55?

Protected Pension Age

If you've a protected early pension age, you should be able to take your pension before 55. This applies if you were in a special occupation, or your scheme allowed you to retire early and you were allowed to keep this retirement age when you moved to the Prudential Retirement Account.

Serious ill-health

If you're in ill health and can no longer carry out your occupation, you may be entitled to take your pension benefits at an earlier age.

Your financial adviser can give you advice about taking pension benefits early.

Serious ill-health

If you're expected to live for less than 12 months, you can take your pension savings as a serious ill-health lump sum.

Please note: if you've begun to take your pension benefits, money that has been moved into drawdown or used to buy an annuity can't be taken as a serious ill-health lump sum.

How do I take money from my Retirement Account?

Here are some examples of how to take money from your Savings or your Income accounts. These examples do not include any investment returns, charges and costs or take any individual tax situation into account.

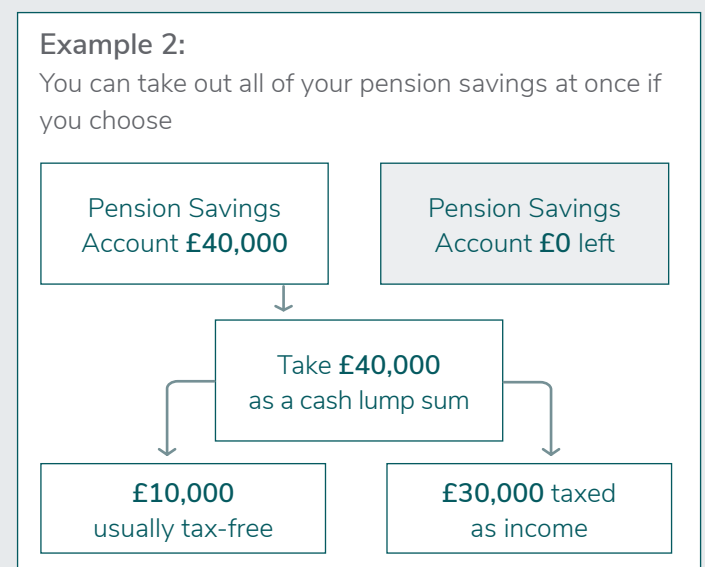
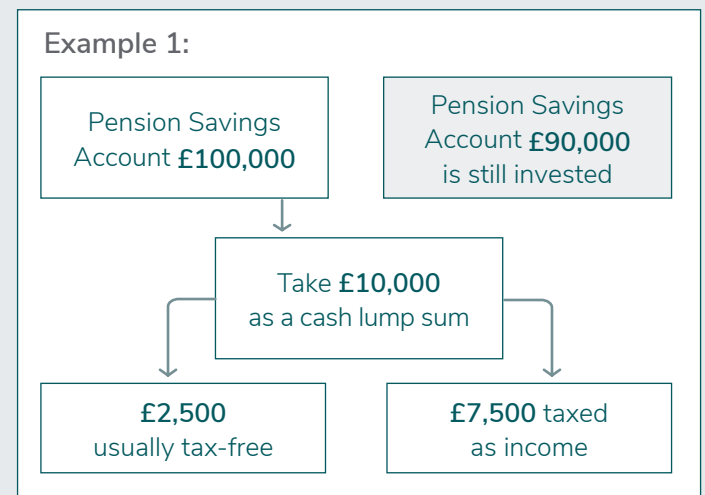
Income amounts are for illustration only and investment returns, charges and costs and the amount of tax you pay will affect the amount you receive when taking income.

There is a cash account where any money not invested elsewhere in your Retirement Account is held. The cash account is also used to receive contributions, make withdrawals and pay non-PruFund product charges.

Taking money from the Pension Savings Account

Cash lump sums

One way to take money out of your pension is to take cash lump sums directly from your pension savings account, as and when you need them. You can also set up regular cash lump sums.



You may see the term UFPLS mentioned in documents. This is a short version of Uncrystallised Funds Pension Lump Sums and is the term used in legislation for cash lump sums. Every time you take a sum, 25% will usually be tax-free and the rest of the money will be added to any other income you have and taxed accordingly.

Taking money from the Pension Income Account

Flexi-access drawdown

You can move money from your Pension Savings Account into your Pension Income Account all at once or in smaller sums. Each time you move money into drawdown (your Pension Income Account) you're usually allowed to take tax-free cash. We will only pay you any tax-free cash at the time you move your money into drawdown.

You can:

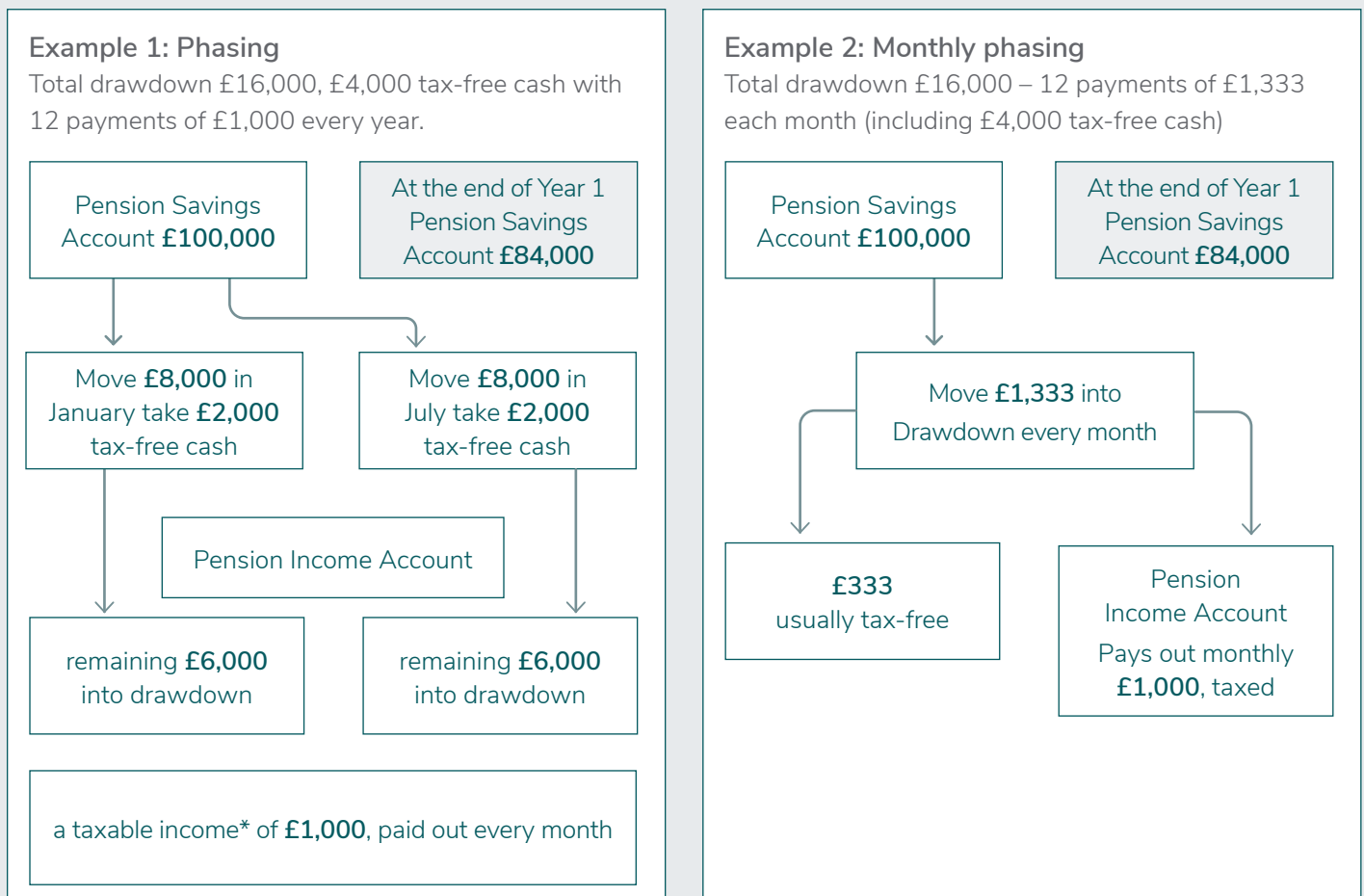
- Take your tax-free cash and use the remaining money to provide you with an income
- Or only take the tax-free cash and leave the other 75% invested in your Pension Income Account to potentially grow:
- or mix both options

Capped drawdown works in broadly the same way as flexi-access drawdown with one key difference, the government sets a maximum amount of income you're allowed to take out each year. Please speak to your adviser for more information.

Please remember the value of your investment can go down as well as up and you might get back less than you put in.

Automated Phased Drawdown

You can set up an automated drawdown from your pension savings, to give you the mix of tax-free cash and income payments that you need.



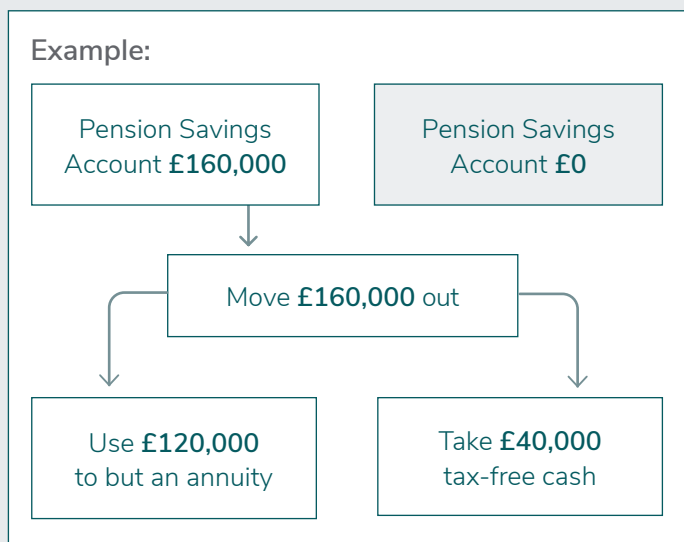
* if tax is payable, we pay the net income and not the gross.

Taking money from an annuity

At any stage after you reach the minimum pension age or earlier (as per conditions on page 14), you can use some or all of your Pension Savings Account or your Pension Income Account to buy an annuity – a secure income for life – from any insurance company offering these products.

Whilst you can annuitise from your Pension Income Account, there would be no tax-free cash payable.

You should shop around and find the best deal for you and your circumstances.



For some products, like annuities, shopping around will help you get the highest possible income. Your health and lifestyle can increase the amount of income you can get. Different providers may use different criteria to assess your health and lifestyle conditions. This is known as an enhanced annuity. Prudential does not offer annuities. You may qualify for an enhanced annuity with another provider and get a higher income. That's why it's very important that you should shop around.

What happens when I die?

Your 'beneficiaries' are those who will benefit from your pension after your death and it doesn't matter if your funds are invested in your Pension Savings Account or Pension Income Account.

It's important to know:

- We decide which beneficiaries to pay out to, but we ask you to help us make the decision by completing an 'expression of wish' form and keeping it up to date.
- Our decision is based on your circumstances when you die, but it helps us decide if we know what you would have liked to happen. Your expression of wish is important and you should keep it up to date. Although we always have to investigate who we should pay to, a recent expression of wish gives a clear indication of your wishes.
- This is a common way of selecting beneficiaries in personal pension schemes. Because the scheme chooses the beneficiaries, your pension does not normally form part of your estate for inheritance tax purposes.
- Your beneficiaries can use their share of the account to:
 - Take a lump sum
 - Take drawdown payments
 - Buy an annuity
 - or any combination of these.

The government allows us to pay lump sums to any beneficiary but there are special rules on who can receive pension income benefits (drawdown or annuity payments). These are outlined in the table below:

Situation on your death	Who can receive pension income benefits
You've dependants (e.g. a spouse or child under 23) but have NOT made an expression of wish	Dependants only
You've dependants and have made an expression of wish	Dependants and anyone included in your expression of wish
You've no dependants but have made an expression of wish	Anyone included in your expression of wish
You've no dependants and have NOT made an expression of wish	Any beneficiary chosen by Prudential

Some key considerations

When you're deciding what you want to do with your pension pot you should consider all the options and their tax implications. Pension providers offer different products with different features and options, including the product terms, rates, funds or charges and costs that might be appropriate for your individual needs and circumstances.

Tax implications

You might need to pay tax depending on your circumstances and the options you choose. Tax rules can also change in the future.

When deciding what to do with your pension pot you should be aware that different providers offer different products that may be more suited to your individual circumstances. Each product option could also have different tax implications. Their rates, investment funds, charges and terms may also be different. That's why it's important you shop around. So whatever you decide to do – whether that's a guaranteed income for life (also known as an annuity), flexible cash or income (also known as drawdown) or something else, it's important it's the right decision for you.

The taxation of your pension benefits can be important. You should know that in most cases:

- 25% of the money you take from your Prudential Retirement Account is usually free of tax
- anything over that 25% is added to any other income you've received for the year and taxed accordingly
- taking money as income out of your account could move you into a higher tax band for that year
- if you take any income or cash lump sums while you're still saving towards retirement, the amount which can be paid into your account or any money purchase pension(s) you have in total, before you face a tax charge may be limited by way of the Money Purchase Annual Allowance (MPAA). Your adviser can provide more information on the MPAA.

- death benefits paid if you die before 75 are usually tax-free, but if you die after 75, the recipient pays tax on them as if this were part of their income
- your pension is not normally part of your estate for inheritance tax purposes when you die.

This is based on our current understanding of tax legislation and HM Revenue & Customs practice, both of which may change without notice. The impact of taxation (and any tax relief) depends on individual circumstances.

You'll find more information on tax limits and allowances in the Prudential Retirement Account Key Features Document on:

pru.co.uk/pensions-retirement/pension-retirement-products/prudential-retirement-account/

Two free and impartial services set up by the government are available to give you more information about pensions. General guidance on all aspects of pensions is available from the Money Advice Service at moneyadviceservice.org.uk

Tel: **0300 500 5000**

For people over 50, Pension Wise is also available. This government service offers guidance to people with personal pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face-to-face.

Find out more at pensionwise.gov.uk

Tel: **0300 330 1001**

Your financial adviser can give you advice about taking pension benefits early.

Information about risk

- The value of your investment can go down as well as up and you might get back less than you put in.
- Risk indicators have been developed by Prudential to give you a guide to the potential level of risk and reward for each PruFund based on the assets which may be held within it.
- Other companies may use different descriptions, so the risk rating categories should not be considered generic to the fund management industry.
- Prudential will keep the risk rating categories under regular review, so they may change in the future.
- Where a risk rating is amended as a result of a material change in our view of the level of risk for the fund, for example due to a significant change to the assets held by the fund or the way the fund is managed, information will be provided on the new risk rating.
- The name of the fund is not an indicator of the level of risk involved with it.
- The deductions for the costs and charges involved will have an impact on the amount you've invested.
- Past performance is not a guide to future performance.

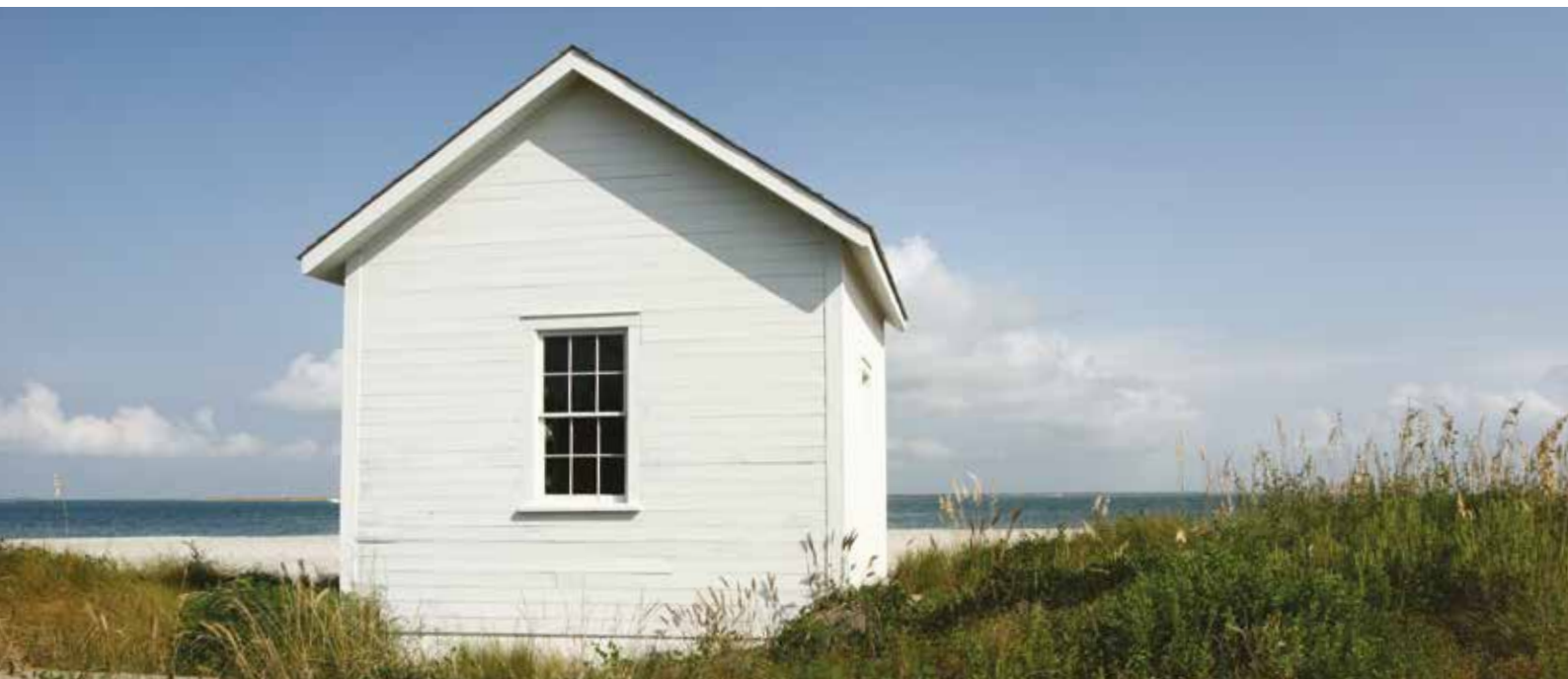
- Before making any fund choice in the future, we strongly recommend that you make sure you understand the appropriate PruFund Fund risk ratings at that time. These will be found in our PruFund Fund Guide in the 'available options' section at pru.co.uk/retirement-account, along with further information, at pru.co.uk/funds.

Please note: we can't control what's shown on any other websites.

Please speak to your adviser to determine how to meet your investment goals and your attitude to risk. Your attitude to risk is personal to you and may change over time. Your adviser may make their own assessment of a fund's risk rating.

Fund information

The Prudential Retirement Account uses both the Series D and Series E versions of the PruFund funds. You'll be in Series D if you were invested in a PruFund fund on or before 25 August 2017, and you'll be in Series E if you invest or switch into a PruFund fund after 25 August 2017. You can find information on both Series D and E, including daily prices and fact sheets, at pru.co.uk/retirement-account



pru.co.uk

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