Joining your Plan

Joining your Plan has never been so easy

It is important that you read your Key Features Document which provides you with important information regarding the key risks and benefits of the product, the Policy Document and the Fund Guide first.

Once you have read this information, simply fill in the application overleaf and return it to the address stated in your covering letter.

Summary of the main features of your Plan

You can find out more about the features and risks of your Plan by reading the important information provided in your covering letter. But here’s a very brief overview:

| ✔ | Choose the contribution rate that suits you. There may be a minimum contribution, please check your covering letter. |
| ✔ | Any employer contributions that you are entitled to are very valuable to you and turning them down is like saying no to a pay rise (check your letter for details). |
| ✔ | There are tax advantages for everyone (subject to HM Revenue and Customs limits). |
| ✔ | Choose when to take your benefits between the ages of 55 to age 75 – even if you’ve not left your employer. |
| ✔ | From age 55, you are able to take 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. |
| ✔ | Choice over the type of pension you receive when you take your benefits. Please note that pension income is taxed as earned income. It is important to understand that the value of your investment may go down as well as up and is not guaranteed. You may get back less than you have paid in. |
| ✔ | Life Assurance – in some cases your employer will offer extra cover under a separate arrangement, as long as your contributions are still being paid into the Plan. |
| ✔ | Options if you leave your employer – choose whether to transfer your benefits to another pension scheme or leave them invested with Prudential until you take your benefits. |
| ✔ | Low charges – more details are in the information pack that will follow if you decide to join. Note that charges may vary in the future. |

The above is based on our current understanding of current 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. Please contact us as you approach retirement for more information on the options available to you.
Important – before you apply

Before you complete the application form you must read the following key product and regulatory information.

• Your Key Features Document will provide you with important information regarding the key risks and benefits of the Plan, to help you in making a decision.

• Your Fund Guide will provide you with full details of the funds available (including details of the default fund), their objectives, Prudential’s risk ratings of the funds and the charges and costs.

• Your Policy Document contains full information about your Plan.

If you require a paper pack please contact your HR department as stated in your covering letter.

What happens after you have joined?

Once you’ve returned the form you will:

• Receive your welcome pack containing important information about being a member of the Plan including the Cancellation Notice.

• Be able to review and change where the contributions are invested (contributions are invested initially the default fund to get the Plan up and running). Just call Prudential using the number indicated in your covering letter or visit your Retirement Zone to do it online. The default fund and all of the funds available are listed in your Fund Guide.

The default fund doesn’t represent a recommendation on behalf of Prudential and you should consider and choose funds to suit your needs. If you are unsure as to the suitability of this product or fund choice, please seek financial advice.

It is important to understand that the value of your investment may go down as well as up and is not guaranteed. You may get back less than you have paid in.

For further information please refer to your Key Features Document.

Future changes

Your employer reserves the right to change the level of contributions, replace or terminate the arrangement with Prudential at anytime. Also, there may be changes in legislation that change how the Plan operates.

Please keep your joining letter and this part of the form for further reference. Fill in the application form overleaf, and return it to the address specified in your letter.
Please tear off and return this page. Sign overleaf.

**Easier Join Application Form**

Please complete this application form, sign and date it overleaf, and return it to the appropriate address. You will find details of the return address and your Plan Name, Employer Name, and default fund, as well as contribution rates, in your covering letter.

Use these to fill in the form in the spaces provided.

By completing this form:

1) I apply to join the Prudential (insert your Plan name) For (insert your Employer Name) employees, ("the Plan").

2) I agree that my Employer (named above) may provide Prudential with my personal details necessary for them to administer the Plan.

3) I have read the Plan literature: the Key Features Document, the Fund Guide and the Policy Document.

4) I understand that I will receive confirmation of entry into the Plan, including a copy of the information provided by my employer.

5) I understand that all contributions will be invested in the “default fund”, which is the (insert your default fund name) in order to get the Plan up and running.

6) I understand that the default fund may change from time to time, and I am happy that any new default option will apply to future contributions, unless I specify otherwise.

7) I understand that I can choose to invest in other funds instead of the default fund and the default fund may not necessarily be the best fund for my personal circumstances.

For your own benefit and protection, you need to read carefully the documentation provided before signing and returning this form. You need to also read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask us for further information.

<table>
<thead>
<tr>
<th>Full name:</th>
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<tbody>
<tr>
<td>Home address:</td>
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<td>Postcode:</td>
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Select one of the contribution rates indicated in your covering letter and fill in below.

<table>
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<th>Please insert here your employee contribution before tax or the salary to be exchanged, if you are sacrificing salary.</th>
<th>%</th>
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<tbody>
<tr>
<td>Contribution from your Employer</td>
<td>%</td>
</tr>
<tr>
<td>Total contribution</td>
<td>%</td>
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You may be able to contribute higher amounts than those shown in the table in your covering letter subject to HM Revenue and Customs limits. Please read your Key Features Document for more information on these limits.
How we use your personal information

We, Prudential UK, may receive your personal information from the trustees of a pension scheme, your employer, or other financial services organisations (known as a Data Provider) and/or direct from you. Regardless of where we obtain such information from, we take the privacy and protection of your personal information seriously. We own the personal information we hold about you and decide what happens to it. This makes us a Data Controller in respect of the personal information. You should note that the Data Provider will also be a data controller in respect of the personal information they hold about you.

We’ve set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you which we receive from a Data Provider or any other personal information you provide directly to us. For example, this may include your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you’ve requested or to comply with statutory or contractual requirements. Unfortunately if you don’t provide all of the information we require this may mean we are unable to provide our products and services to you.

Part A – How we use your personal information and why

We, M&G plc and our Business Partners, will use the personal information for the following purposes:

• the administration of our products and services, including to enable us to perform our obligations under any contracts or policies to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
• complying with any regulatory or other legal requirements
• carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part B for more)
• the provision of customer services – like to reply to a question, or tell you that something’s changing
• automated decision-making or profiling (see Part C for more)
• keeping your information on record and carrying out other internal business administration

In addition, we, M&G plc, and our Marketing Partners, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and non-electronic means including by post, as well as sending you introductions to products and services from carefully selected third parties also by post. Please see Part G for further details.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by signing and returning this form, or as set out in Part G as appropriate. To the extent that your personal information is provided to us by a Data Provider and we need your consent to use your personal information for the purposes described above, the Data Provider is responsible for providing the consent to us.

Who we share your personal information with and why

We’ll share your personal information within M&G plc and with our Business Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G plc, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission has issued a data protection ‘adequacy’ decision, or to other countries, such as India or the United States of America, where appropriate safeguards have been put in place.

If you want to know more about these safeguards – like our use of the European Commission’s Model Clauses which govern the transfer of information outside of the European Economic Area – further information is available on request.

Any transfer of your personal information will always be done securely.
We keep your personal information for a set amount of time
Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It’ll always be in line with our data retention policy.

Part B – Reference checks
For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

Part C – We may use your personal information to make automated decisions or profile you
We, M&G plc, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we’ll provide you with further information at the appropriate time.

Part D – Use of your sensitive personal information
For certain products or services, we’ll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation, a Data Provider may from time to time provide this to us. In such circumstances the Data Provider is responsible for obtaining any explicit consent necessary for us to process this kind of personal information.

Alternatively, if you provide sensitive personal information to us, to the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, you explicitly provide your consent by signing and returning this form.

Part E – You’re in control
When it comes to how we use your personal information, you’ve got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive)
- in certain circumstances request that we move your personal information to another organisation if you want us to
- request that we correct anything that’s wrong, or complete any incomplete personal information
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing
- limit how we use your personal information or withdraw your consents (including automated decision making) you have given for the processing of your personal information
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests
- complain to a data protection authority or another independent regulator about how we’re using it.

If you want to do any of these things, or would like an explanation as regards these rights, we’ve explained how you can get in touch in the Contact Us section.

If you do need to speak to us, it’ll be useful to have to hand that the data controller of your personal information is Prudential UK. Prudential UK have also appointed a Data Protection Officer who can be reached at the address shown in the Contact Us section of this document.

We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

As set out at the start of this notice, a Data Provider is also a Data Controller in respect of your personal information and you are likely to have similar rights in respect of the personal information held by a Data Provider.
Part F – Acting on someone else’s behalf?

If you give us personal information about another person (or persons), we’ll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we’ve explained in Parts A, B, C, and D above)
- you getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person’s information, please contact us on the phone number below before sending us anything.

Part G – Direct marketing

We and M&G plc will still send you information by post about the Prudential UK and M&G plc’s products and services and carefully selected third parties.

Additionally, from time to time, Prudential UK and M&G plc would like to contact you by electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential International Assurance plc as they operate their own customer databases and may contact you separately.

If you consent to us contacting you for this purpose by electronic means, please tick to say how we may contact you (tick as many or as few as you like):

Email ☐ Phone ☐ Text ☐

And if you change your mind, and/or you would like to opt-out of receiving non-electronic direct marketing, it’s easy to let us know. Just call us on 0800 000 000.

Contact us

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at:
Customer Service Centre
Prudential
Lancing
BN15 8GB
Call us on: 0800 000 000
Or visit: pru.co.uk

Prudential UK means The Prudential Assurance Company Limited and Prudential Pensions Limited, as appropriate.


Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

Signed:

Date:

pru.co.uk

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