

# Investment alteration form

## How to fill out this form

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate.

Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

Please read the Notes on page 7 first.

## About this form

This form can be used to:

- alter investment strategy (existing funds and/or future contributions)
- select a Lifestyle Option
- change income disinvestment funds for Income Drawdown Plans

**Personal Pensions** – section A and B, C and D as appropriate.

**Income Drawdown** – section A and E, F and G as appropriate.

If you wish to select the Self-Invested Fund (SIF) for the first time please complete our SIPP activation form (PENF6660). Once your SIPP account is set up you can use this form to make further investment alterations between your SIF and Pru insurance funds.

If you wish to make any changes to non Flexible Retirement Plans, please complete Investment Alteration Form P995.

## How we use your personal information

For a copy of our latest Data Protection Notice, please visit [www.pru.co.uk/mydata](http://www.pru.co.uk/mydata). This details how and why we use your personal information (including any sensitive personal information), who we may share it with and your rights around your personal information. Alternatively, you can request a copy to be sent to you by writing to The Data Protection Officer, Customer Service Centre, Lancing BN15 8GB.

Please note that 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 – Investor's details

Investor

Plan number

National Insurance Number

If this request is to apply to all your personal pension plans please tick this box.  
(If your request cannot be applied to all your plans we will contact you.)

If this request is to apply to all your income drawdown plans please tick this box.  
(If your request cannot be applied to all your plans we will contact you.)

If this request is to apply to specific plans please list the plan numbers in the boxes below

I request Prudential to carry out the instructions as detailed in this form.

If I have chosen to invest in any of the PruFund funds and all my Pru Flexible Retirement Plans were taken out prior to 13 June 2011 I confirm that:

- I have read the notes on page 7 about PruFund and the additional documents mentioned in these notes
- I am fully aware of the features of these funds and agree to be bound by the updated terms and conditions.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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The maximum number of funds you can invest in is normally 20. Certain Fund options (e.g. Safeguard and each PruFund fund) count as two fund choices.

Fractions of 1% should not be used.

The guarantee term options available are shown in the document "The PruFund Range of Funds: Guarantee Options" – INVS11470. You can get a copy from your adviser or from pru.co.uk

You can select a guarantee term to match the term to your Selected Retirement Age (SRA) provided your SRA is within the minimum and maximum guarantee terms available.

If the guarantee term selected ends less than 12 months before the date you reach your SRA, the Guarantee Date will always be set to the date of your SRA except where you have selected the maximum guarantee term available.

## Part B – Target Investment Strategy – Personal Pensions only

Complete this section to specify the target percentage in each investment fund selected. We will calculate the percentage of units to be cancelled to meet your Target Investment Strategy.

Do **NOT** complete this section if you want to specify your exact requirements on the percentage(s) of existing investments to be cancelled – instead complete the Detailed Fund Selection in Section C.

### Target Investment Strategy

Fund	Target %
Total	100%

### Do you want to alter?

Please note that PruFund Protected Funds are currently not available.

Investment of both existing and future contributions?

Existing investments only?

Investment of future contributions only?

If you are investing in a Prufund Protected Fund for the first time please select the guarantee term from the options currently available

years

Alternatively, Tick this box if you want to select a guarantee term to match the term to your SRA, if available

### FRP Post RDR plans investing in a Prufund Protected Fund/With-Profits Fund

(Post RDR plans are those which fall under the regulators rules on advice and adviser charging effective from 31 December 2012.)

Ongoing Adviser Charges will be calculated and deducted proportionately across all funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

You can choose to exclude PruFund Protected Funds from the deduction of these charges, if you are invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you do not want Ongoing Adviser Charges to be deducted from your PruFund Protected Fund

### For plans which started on or after 11 November 2013 (please see Notes on page 7)

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges

**If Section B is completed, please do not complete Section C.**

## Part C – Detailed Fund Selection – Personal Pensions only

### Complete this section to specify your exact requirements on:

- the percentage(s) of existing investments to be cancelled and the percentage(s) of cash realised to be applied to the revised fund selection and the redirection of future contributions.

#### Existing Investments to be Cancelled

Fund	% to be cancelled

Fractions of 1% should not be used.

#### Application of Existing Investments

Fund	% of cash realised to be applied
Total	100%

The maximum number of funds you can invest in is normally 20. Certain Fund options (e.g. Safeguard and each PruFund fund) count as two fund choices.

Fractions of 1% should not be used.

#### Future Contributions

Fund	% contribution
Total	100%

Fractions of 1% should not be used.

## Part C – Detailed Fund Selection – Personal Pensions only (continued)

The guarantee term options available are shown in the document “The PruFund Range of Funds: Guarantee Options” – INVS11470. You can get a copy from your adviser or from pru.co.uk

You can select a guarantee term to match the term to your Selected Retirement Age (SRA) provided your SRA is within the minimum and maximum guarantee terms available.

If the guarantee term selected ends less than 12 months before the date you reach your SRA, the Guarantee Date will always be set to the date of your SRA except where you have selected the maximum guarantee term available.

If you are investing in a Prufund Protected Fund for the first time please select the guarantee term from the options currently available

N/A years

Alternatively, tick this box if you want to select a guarantee term to match the term to your SRA, if available

N/A

### FRP Post RDR plans investing in a Prufund Protected Fund/With Profits Fund

(Plans which fall under the regulators rules on advice and adviser charging effective from 31 December 2012)

Ongoing Adviser Charges will be calculated and deducted proportionately across all funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

You can choose to exclude PruFund Protected Funds from the deduction of these charges, if you are invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you do not want Ongoing Adviser Charges to be deducted from your PruFund Protected Fund

#### For plans which started on or after 11 November 2013 (please see Notes on page 7)

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges

## Part D – Lifestyle Option – Personal Pensions only

Full details of this option are covered in your Technical Guide. If this option is selected it will not apply to investments in With-Profits, a PruFund Protected Fund or Self-Invested Funds.

If this option is selected by ticking the box below, any future automatic switches may not start until after the selection has been confirmed.

Personal Pension Lifestyle Option

## Part E – Lifestyle Investment Options – Income Drawdown plans only

Full details of these options are in your Technical Guide.

If one of these options is selected by ticking the box below, any future automatic switches may not start until after the selection has been confirmed.

If you choose one of these Lifestyle options and currently have PruFund investments, all switches to achieve this option will be made 28 days after the date we receive this form.

Drawdown Lifestyle Investment (Cautious)

Drawdown Lifestyle Investment (Balanced)

Drawdown Lifestyle Investment (Adventurous)

**If you have chosen one of these options do not complete sections F and G.**

For plans which started prior to 11 November 2013 – to invest in one of these three Lifestyle options there should normally be an outstanding term of at least 5 years.

For plans which started on or after 11 November 2013 – To invest in one of these three Lifestyle options there should normally be an outstanding term of at least 10 years.

The Lifestyle Option is not available if you are over age 75.

The maximum number of funds you can invest in is normally 20. Certain Fund options (e.g. Safeguard and each PruFund fund) count as two fund choices.

Fractions of 1% should not be used.

The guarantee term options available are shown in the document "The PruFund Range of Funds: Guarantee Options" – INVS11470. You can get a copy from your adviser or from pru.co.uk

You can select a guarantee term to match the term to your Anticipated Annuitisation Age provided you will reach this age within the minimum and maximum guarantee terms available.

If the guarantee term selected ends less than 12 months before the date you reach this age, the Guarantee Date will always be set to this date except where you have selected the maximum guarantee term available.

## Part F – Target Investment Strategy – Income Drawdown Plans only

Complete this section to specify the target percentage in each investment fund selected. We will calculate the percentage of units to be cancelled to meet your Target Investment Strategy.

Do **NOT** complete this section if you want to specify your exact requirements on the percentage(s) of existing investments to be cancelled – instead complete the Detailed Fund Selection in Section G.

### Target Investment Strategy

Fund	Target %
Total	100%

If you are investing in a Prufund Protected Fund for the first time please select the guarantee term from the options currently available

years

Alternatively, Tick this box if you want to select a guarantee term to apply at Anticipated Annuitisation Age, if available

### FRP Post RDR plans investing in a Prufund Protected Fund/With Profits Fund

(Post RDR plans are those which fall under the regulators rules on advice and adviser charging effective from 31 December 2012.)

Ongoing Adviser Charges will be calculated and deducted proportionately across all funds including PruFund Protected Funds and the With-Profits Fund.

If you take an Ongoing Adviser Charge from the PruFund Protected Fund it will reduce the Guaranteed Minimum Fund.

You can choose to exclude PruFund Protected Funds from the deduction of these charges, if you are invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you do not want Ongoing Adviser Charges to be deducted from your PruFund Protected Fund

#### For plans which started on or after 11 November 2013 (please read Notes on page 7)

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges

**If section F is completed do not complete section G.**

## Part G – Detailed Fund Selection – Income Drawdown Plans only

### Complete this section to specify your exact requirements on:

- the percentage(s) of existing investments to be cancelled and the percentage(s) of cash realised to be applied to the revised fund selection

#### Existing Investments to be Cancelled

Fund	% to be cancelled

#### Application of Existing Investments

Fund	% of cash realised to be applied
Total	100%

If you are investing in a Prufund Protected Fund for the first time please select the guarantee term from the options currently available

years

Alternatively, Tick this box if you want to select a guarantee term to apply at Anticipated Annuitisation Age, if available

#### FRP Post RDR plans investing in a Prufund Protected Fund/With-Profits Fund

(Post RDR plans are those which fall under the regulators rules on advice and adviser charging effective from 31 December 2012.)

Ongoing Adviser Charges will be calculated and deducted proportionately across all funds including Prufund Protected Funds and With-Profits Fund.

If you take an Ongoing Adviser Charge from the Prufund Protected Fund it will reduce the Guaranteed Minimum Fund.

You can choose to exclude Prufund Protected Funds from the deduction of these charges, if you are also invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you do not want Ongoing Adviser Charges to be deducted from your Prufund Protected Fund

#### For plans which started on or after 11 November 2013 (please read Notes on page 7)

If you take an Ongoing Adviser Charge from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

You can choose to exclude the With-Profits Fund from the deduction of these charges, if you are also invested in at least one other insured fund (excluding Self Invested Fund).

Please tick this box if you wish to exclude the With-Profits Fund from the deduction of Ongoing Adviser Charges

The maximum number of funds you can invest in is normally 20. Certain Fund options (e.g. Safeguard and each PruFund fund) count as two fund choices.

Fractions of 1% should not be used.

Fractions of 1% should not be used.

The guarantee term options available are shown in the document "The PruFund Range of Funds: Guarantee Options" – INVS11470. You can get a copy from your adviser or from pru.co.uk

You can select a guarantee term to match the term to your Anticipated Annuitisation Age provided you will reach this age within the minimum and maximum guarantee terms available.

If the guarantee term selected ends less than 12 months before the date you reach this age, the Guarantee Date will always be set to this date except where you have selected the maximum guarantee term available.

## Part H – Income Payments – Income Drawdown Plans only

There are restrictions on the amount of income you can take from the PruFund funds and the With Profits funds. We will contact you if any amounts shown here are not possible.

For plans which started on or after 11 November 2013, if you take income from the With-Profits Fund, a Market Value Reduction may be applied to your fund.

If you have selected one of the income drawdown lifestyle options, your income will be taken proportionately across all funds.

If you would like your income to be taken proportionately across all funds, please tick this box.

If you would like to select specific funds and percentages, please complete the table below.

Fund	% of income
Total	100%

## Notes

### General

Details of our funds, including charges and costs, can be found in our Fund Guides available from your adviser or directly from us.

As we actively review our funds the current fund range may differ from that available when you took out your Pru Flexible Retirement Plan. We would suggest that you speak to your Financial Adviser about our current fund range before deciding to make any changes.

Once an investment switch has been processed it cannot be cancelled.

### With-Profits

For plans which started prior to 11 November 2013 – Re-allocation of existing investments (or redirection of future contributions) to the With-Profits Fund is not allowed within five years of your Selected Retirement Age and/or Anticipated Annuity Age and, if selected, will instead be invested in the Cash Fund.

For plans which started on or after 11 November 2013:

1. Re-allocation of existing contributions (or redirection of future contributions) to the With-Profits Fund is not allowed within ten years of your Selected Retirement Age and or Anticipated Annuity Age and, if selected, will instead be invested in the Cash Fund.
2. An MVR may be applied to any income or ongoing or ad hoc adviser charges taken from the plan.
3. You can choose to exclude the With-Profits Fund from the deduction of ongoing and ad hoc adviser charges.

You should refer to your Technical Guide to determine the terms applicable to you.

### PruFund

If you are interested in investing money in these funds we would suggest that you speak to your Financial Adviser as there are additional terms and conditions which apply to these funds. These are fully explained in our Technical Guides and other documents.

If all your Pru Flexible Retirement Plans were taken out prior to 13 June 2011 you will need to ask for and read copies of the following documents:

- Key Features
- Technical Guides and appropriate Addendums
- Your With Profits Plan – a guide to how we manage the Fund for PruFund Range of Funds (WPGB0031).

You can get these from your Financial Adviser or direct from Prudential, call 0845 640 3000. Calls may be recorded or monitored for quality and security purposes.

A switch of investments into Prufund Protected funds is not allowed if the period to Selected Retirement Age and/or Anticipated Annuity Age is less than the current minimum guarantee period.

You cannot invest in more than one PruFund Protected fund at any time.

### Self Investment

Charges for your Self-Invested Fund (SIF) will vary depending on your choice of individual investment. The minimum initial investment into your SIF is £10,000.

If you invest in SIF and have Additional Life Cover, regular monthly contributions must be paid.

All of the funds are described in detail in our Fund Description Brochures.

Artemis European Growth	Invesco Managed Growth	M&G Smaller Companies
Artemis Global Growth	Invesco Monthly Income Plus	M&G Strategic Corporate Bond
Artemis High Income	Invesco UK Growth	M&G UK Select
Artemis Income	Investec Cautious Managed	Man GLG Japan Core Alpha
Artemis Strategic Bond	Investec Global Strategic Equity	Managed
Artemis UK Select	Janus Henderson Cautious Managed	Managed Distribution
Artemis UK Smaller Companies	Janus Henderson China Opportunities	Merian UK Mid Cap
Artemis UK Special Situations	Janus Henderson European Growth	Newton Global Equity
AXA Framlington UK Select Opps	Janus Henderson Selected Opportunities	Newton Global Income
Baillie Gifford High Yield Bond	Janus Henderson Preference & Bond	Newton Multi Asset Balanced
Blackrock Gold and General	Japanese	North American
BlackRock UK	JP Morgan Europe Dynamic (ex UK)	Pacific Markets
BlackRock UK Special Situations	JP Morgan Natural Resources	Prudential Risk Managed Active 1
Cash	Jupiter European Special Situations	Prudential Risk Managed Active 2
Equity	Jupiter Merlin Balanced Portfolio	Prudential Risk Managed Active 3
European	Jupiter Merlin Growth Portfolio	Prudential Risk Managed Active 4
Fidelity Asia	Kames Ethical Equity	Prudential Risk Managed Active 5
Fidelity European	Kames Investment Grade Bond	Prudential Risk Managed Passive 1
Fidelity Moneybuilder Income	Kames Strategic Bond	Prudential Risk Managed Passive 3
HC Verbatim Portfolio 3	Kames UK Opportunities	Prudential Risk Managed PruFund 1
HC Verbatim Portfolio 4	L&G UK Property	Prudential Risk Managed PruFund 2
HC Verbatim Portfolio 5 Growth	M&G Corporate Bond	Prudential Risk Managed PruFund 3
HC Verbatim Portfolio 5 Inc	M&G Dividend	Prudential Risk Managed PruFund 4
HC Verbatim Portfolio 6	M&G Gilt & Fixed Interest	PruFund Cautious Fund
HC Verbatim Portfolio 7	M&G Global High Yield Bond	PruFund Growth Fund
Global Emerging Markets Portfolio	M&G Global Themes	Royal London Sustainable Leaders
Income Plus	M&G Managed Growth	Schroder Income
International	M&G Property Portfolio	Schroder Tokyo
Invesco Corporate Bond	M&G Recovery	Schroder UK Smaller Companies
Invesco Distribution		Schroder US Mid Cap
Invesco Global Bond		Self Invested Fund
Invesco Global Targeted Returns		Stewart Investors Asia
Invesco High Income		Pacific Leaders
Invesco Income		UK Equity & Bond
		With Profits