

# Top-up Application Form

S4/S5

## Notes to help you

This form should be used for additional investments to an existing Prudence Portfolio Bond or Prudence Portfolio Bond (Capital Redemption Option).

Note: Company bondholders should seek advice before topping up.

If you are appointing one or more Discretionary Asset Managers, please ensure you complete a Discretionary Asset Manager nomination form (DPBF10048) for each new one.

The Discretionary Asset Manager option is only available for bonds written after January 2006.

Before completing this form, the applicant must read the Privacy Notice in part 4 page 4. The Privacy Notice explains how we use your personal data and why we are collecting it.

The personal information you provide is being collected for the purpose of entering into a contract and to discharge our legal responsibilities. Failure to provide the requested information will result in the application not being processed.

This form is divided into sections. Notes are provided at the end of each section to help you to complete the section.

If you have any queries while completing this top-up application please speak to your financial adviser or call **0808 234 2200** where an operator will be happy to help – calls may be monitored or recorded for quality, staff training, dispute resolution and/or security purposes.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – do not use correction fluid as this will invalidate your top-up application.

Please send the completed form to **Prudential International, Stirling FK9 4UE**.

## Part 1 – Personal details

Bond Number(s)

Policyholder(s)

Are you appointing a Discretionary Asset Manager?

Yes

No

If yes, please complete a Discretionary Asset Manager nomination form for each Discretionary Asset Manager to be appointed and submit with this top-up Application Form.

Are you notifying us of a change of address as part of this top-up application?

Yes

No

If **Yes**, please provide details of new address<sup>1</sup>

Postcode

Are you also changing your country of tax residency?

Yes

No

If so, please advise your new country of tax residency and complete our Tax Residency Self-Certification Form (INVF11804):

### Note

<sup>1</sup> Please provide up to date address verification for each policyholder, such as a utility bill or bank statement dated within the last six months.

## Part 2 – Details of your payment

I/We wish to invest an additional payment of (minimum £5,000 or currency equivalent)

to be divided equally between ALL identical Policies numbered

in my/our bond.

Currency of your payment

UK £

US \$

Euro €

Other

Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.

Your payment is being made by (method & source):

Telegraphic Transfer (The original should be sent to your bank).

OR

Cheque (payable to Prudential International)

OR

Banker's draft (payable to Prudential International)

If your payment is being made by telegraphic transfer or bankers draft, please provide details of the account from which the payment has been drawn below. Please note that the source of funds must be an account held in the name of the applicant.

If you are taking regular withdrawals from your bond, do you want to increase these?

Yes

No

If yes, please state the total increased amount you wish to take

(please specify amount and currency)<sup>2</sup>

Regular withdrawal amounts can only be taken from a Deposit Account or assets managed by a Discretionary Asset Manager. If part or all of your bond is managed by a Discretionary Asset Manager, please detail below where you want your regular withdrawal payments to be funded from. If you do not give us this information we may not be able to pay your regular withdrawals.

Discretionary Asset Manager name	Deposit Account/ Discretionary Asset Manager currency	Amount
	Deposit Account	
	Total	

Please note that the total amount in the table must equal the total amount entered in the box above.

### Source of your payment<sup>3</sup>

(i) Bank or building society deposit

Borrowings, investment income, sale of property, sale of stockmarket investments (please specify)

Other (please specify)

(ii) Territory your payment was made from:

Spain

Other EU Country

UK

Other (please specify)

### Notes

<sup>2</sup> Please note that any increase will take effect from the next payment that falls due at least 30 days after we receive this top-up application.

<sup>3</sup> Please note this information is required under Money Laundering Regulations to safeguard against unlawful investment. We may need to request additional information such as personal identification and address verification to comply with our regulatory obligations.

## Part 3 – Investment choice

I/We would like to invest my/our additional payment in the following funds.<sup>4</sup>

If you are appointing one or more Discretionary Asset Managers, please complete a Discretionary Asset Manager nomination form (DPBF10048) for each one.

If you already have one or more Discretionary Asset Managers, please specify in the table how much of your top-up investment is going to each.

Fund manager/ Discretionary Asset Manager name	Full name of fund and/or Discretionary Asset Manager currency	Sedol number/ ISIN**	Type of units required** (Accumulation/ Income Distribution/ Income Reinvest)	%* of the total payment into the fund
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
<b>Total</b>				<b>100%</b>

\* To two decimal places.

\*\* Not required for investments with a Discretionary Asset Manager

### Notes

<sup>4</sup> Please note that Prudential International will aim to meet investment deadlines on a best endeavours basis, but if there are any outstanding items which prevent the processing of your additional investment this will impact on the purchase of your investment. Prudential International will not be responsible for any loss should such a delay occur.

If you have chosen to appoint one or more Discretionary Asset Managers for part or all of your top-up investment, Prudential International will forward the invested amount to the Discretionary Asset Manager(s) on receipt of their signed acceptance of your investment, as noted in the Discretionary Asset Manager nomination form, and on issue of your top-up investment.

## Part 4 – Top-up Application<sup>5</sup>

I/We request that the appropriate number of units be allocated in the fund(s) selected. I/We understand that the additional payment will be applied to purchase holdings in the fund(s) selected as soon as Prudential International's requirements are met and the payment is accepted.

I/We understand that a sole applicant or, if there is more than one, any one of the applicants has the right to cancel the contract within 30 days of receiving the cancellation notice.

I/We understand that a copy of the terms and conditions, and the completed application form are available on request.

I/We understand calls may be monitored or recorded for quality, staff training, dispute resolution and/or security purposes.

### PRIVACY NOTICE

#### How we use your personal information

We, Prudential International Assurance Plc (PIA), take the privacy and protection of your personal information seriously. PIA will operate as the data controller in respect of the data we collect about you.

So 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, such as 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 you provide to us, together with other information, for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations 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.

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 or other legal basis 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.

In addition, we M&G plc and our Marketing Partners\*\*\*, may use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic or non-electronic means including by post, where you have consented for us to do so. Please see Part G for further details.

#### 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 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, but only where appropriate safeguards have been put in place first. In more limited circumstances, we may also need to rely on a derogation under applicable privacy laws.

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.

#### 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 4 – Top-up Application<sup>5</sup> – continued

### 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.

Any transfer of your personal information will always be done securely.

### 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. 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, we will only process such data as provided by your consent.

### 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). We shall respond as soon as reasonably possible and at the latest within 30 calendar days from the date of your request;
- 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 you have given for the processing of your personal information (including consents to automated decision making);
- 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 PIA. PIA has also appointed a Data Protection Officer who can be reached at the details shown in the 'Contact Us' section of this document.

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

### 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 data privacy 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 provided in the 'Contact Us' section before sending us anything.

### Part G – Direct marketing

From time to time, we, M&G plc, our Business Partners and our Marketing Partners may like to contact you by electronic or non-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 UK as they operate their own customer databases.

And if you change your mind, and/or you would like to opt-out of receiving direct marketing, it's easy to let us know. Just contact us at the details noted in the 'Contact Us' section.

## Part 4 – Top-up Application<sup>5</sup> – continued

### 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: Data Protection Officer  
Prudential International  
Montague House  
Adelaide Road  
Dublin 2

Call us on: +353 1 483 0500

- \* M&G plc means any connected companies of PIA (including [The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and Prudential Financial Planning Limited, PGDS (UK ONE) Limited, Prudential Global Services Private Limited, M&G Investments Group and Prudential Corporate Pensions Trustee Limited]).
- \*\* 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.

### Top-up Application – by Owner(s) of the bond:

Please issue the top-up to my/our bond on the basis specified in this Top-up Application Form.

It is our normal procedure to issue policy documents direct to the policyholder. If you would prefer us to issue these to your Financial Adviser, please tick the box below.

Please issue policy documents to my/our Financial Adviser

### Signature of each Owner

Signature of Owner

The date of this application

D	D	M	M	Y	Y	Y	Y
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Full name

Signature of Owner

The date of this top-up application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Full name

Signature of Owner

The date of this application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Full name

### Note

<sup>5</sup> This top-up application should be read and signed by the person(s) who own(s) the bond. You must be aged 18 or over to make an additional investment into the bond.

## To be completed by your financial adviser

1.a) Adviser's name

1.b) Adviser's Reference Number

1.c) Adviser's Agency Number

2. Adviser's address

<input type="text"/>
<input type="text"/>
Postcode

Telephone number

Fax number

E-mail address

### Financial adviser checklist

Please ensure that the following information/documentation accompanies this Top-up Application Form. Failure to provide all relevant information will result in a delay to this top-up application being processed.

Please tick if attached

If paying by cheque or banker's draft, please make payable to Prudential International

If appointing one or more Discretionary Asset Managers for the first time, a Discretionary Asset Manager nomination form for each one

Please note that interest will not be credited to payments received prior to receipt of all required documents.

[www.pru.co.uk/international](http://www.pru.co.uk/international)

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland and in the context of its UK regulated activities only, is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.