

Regular withdrawal request

Notes to help you

This form lets you to request regular withdrawals from Prudential International Investment Bond (life assured or capital redemption).

This form is divided into sections. **Notes** can be found at the end of each section to help you fill in this form.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled. Please don't use correction fluid as this will invalidate your request.

Section A – Personal details

Bond number

Policyholder(s)

Section B – Information

Please read the following notes before completing this form.

- The minimum amount for each expected withdrawal payment, regardless of frequency, is normally £75, US \$112.50 or €112.50.
- Payments may be made by cheque or direct credit to a nominated bank account. Any method of transfer other than by cheque may attract a charge as noted in the Statement of Charges document.
- For UK resident individuals regular withdrawals are compared against the 5% tax deferred allowance, available every year for the first 20 years. Any unused allowance in any year can be carried forward and used later, until you've withdrawn 100% of the amount you invested. Any one-off partial withdrawals taken across all policies in a bond and any Ad hoc or Ongoing Adviser Charges you ask us to deduct from the bond also count towards the 5% tax deferred allowance. Where withdrawals and adviser charges exceed the 5% tax-deferred allowance, the excess is known as a "gain". Any gain made will have to be reported in your Self Assessment Tax return and may create an income tax liability. Gains made may affect entitlement to personal allowances and certain tax credits. **If you're not sure as to the tax outcome of taking regular withdrawals, you should speak to your financial adviser BEFORE submitting this request.**

Prudential International Assurance can't, under any circumstances, undertake tax calculations for bondholders or their advisers.

Please note: If any withdrawals or any adviser charges you have asked us to pay on your behalf are taken from a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced.

Any withdrawal is paid in the Cash In Benefit Currency.

Please note: When you start or vary regular withdrawals from your bond, there is a maximum amount (including Ad-hoc and Ongoing Adviser Charges) you can take in any 12-month period. This limit, which also includes any Ongoing Adviser Charges you ask us to deduct from your bond, is based on the greater of a set percentage of either the amount you have paid in or the value of your bond. Please see your Statement of Charges document for more information.

If you take regular withdrawals (or Ongoing Adviser Charges) from a PAC With-Profits Fund there may be a Market Value Reduction. Please see your Statement of Charges document and "Your guide to investing in With-Profits" for more details.

If you cancel a regular withdrawal request, we reserve the right not to allow you to re-start regular withdrawals subsequently if you have elected to take them wholly or partly from a PAC With-Profits Fund. For example, we may exercise this right if, at the time you ask to re-start regular withdrawals, an MVR is in force for withdrawals from any of the PAC With-Profits Funds.

However, you may re-start your withdrawals if you elect to take them from any other funds held in your bond. You would also still be able to make partial withdrawals at any time.

Section B – Information – continued

Similarly, we reserve the right not to allow you to change your selected fund(s) for regular withdrawals to a PAC With-Profits Fund. Again, we may exercise this right if, at that time, an MVR is in force.

This is to help with our overall management of the PAC With-Profits Funds and to help ensure all policyholders are treated fairly.

Because tax rules can change, the impact of taxation (and any tax relief) depends on your individual circumstances.

Section C – Withdrawal details¹

Please read your Key Features Document when you complete this section. It contains important information on what will happen if the value of your funds fall below certain levels.

Please arrange for the following withdrawals to be set up on the bond numbered on the first page:

- a) every year (please specify amount and currency) OR
- b) % of my/our total investment into the bond policies OR
- c) % of the value of my/our bond policies at the date of withdrawal

Date of first withdrawal² (Please note that this cannot be within the first 30 days after your bond starts)

Frequency of withdrawals Every month Every 3 months Every 6 months Every year

Fund selection

I would like to take my regular withdrawals equally from all funds in my bond³

OR

I would like to take my regular withdrawals from the following funds⁴

Fund Names

Funds selected here must be funds you are invested in at the time of this instruction.

If your account is a UK Bank account and you are resident outside of the UK please check with your Bank that they can accept your payment.

For payments by direct credit in £ Sterling to a UK based bank account only⁵

Name of bank or building society

Account name

Address

 Postcode

Account Number

Sort Code

 - -

IBAN

SWIFT-BIC

