

# Prudential Investment Plan

## Additional Investment application 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.

You can get a copy of this form from your Financial Adviser, from [pru.co.uk](http://pru.co.uk) or you can call us on **0345 640 1000**.

### About this form

Please return this form to Prudential, Lancing BN15 8GB or in the envelope provided.

#### Notes to help you

If you have any questions when completing this application please speak to your Financial Adviser.

#### Adviser Notes

Please ensure you complete the Adviser Checklist on page 11.

### Important Information

This form can only be used for additional investments into the Prudential Investment Plan.

If your original plan was taken out on or after 2 January 2013 and allowed you to ask for Adviser Charges to be deducted from your plan, you can also ask for Adviser Charges to be deducted from your additional investment.

You cannot ask for Adviser Charges to be deducted from your additional investment if this was not an option on your original investment – please check the Key Features document you received with your initial application to find out if you are eligible.

If you are not eligible to ask for Adviser Charges to be deducted from your additional investment, we will not action any instructions in this application relating to Adviser Charging and you will have to agree with your adviser how they will be paid for any advice they have given.

If you are applying on, or after, 1 January 2018, before you invest in this product you should read our Key Information Document and relevant Investment Option Document(s). These include important information which may help you make up your mind.

You can find the latest Key Information Document and relevant Investment Option Document(s) for this product on our website at [pru.co.uk/pro-docs/PIP](http://pru.co.uk/pro-docs/PIP)

For products closed before 1 January 2018, but can still be topped up, we do not provide these documents. So please refer to your Key Features Document for further information.

### Ongoing Adviser Charges

If you have already asked for Ongoing Adviser Charges to be deducted from your original plan, and have expressed them as a percentage of the full value of your Plan or a percentage of the total Premium, this instruction will automatically apply to your additional investment and no further action is required by you.

If you have asked for Ongoing Adviser Charges to be deducted and expressed them as a £ amount, they will continue at the current level and no further action is required by you.

If you wish to make any changes to your Ongoing Adviser Charges at this time, please complete a PIP Adviser Charge Instruction form (reference pipf10048).

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Ongoing Adviser Charges this is 1% of the fund value.

## Part 1 – Details of your investment and Set-up Adviser Charge instructions

Please ensure you complete all the boxes in this section.

Note: Please make sure that Box a minus Box b is equal to the amount in Box c. If there is any discrepancy, we will pay the amount specified in Box b to your adviser and we will invest the net amount of a minus b into your bond.

The maximum investment (including any top up premiums) is £500,000 per person. Any growth on your plan is not subject to this limit; it only applies to the amount of your single premium and any top up premiums.

We may accept larger investments in certain circumstances. If appropriate, your Financial Adviser can enquire on your behalf.

Plan holder name

Plan number

In this section you tell us how much you want to add to your plan.

If your original plan allowed you to ask for adviser charging, you can ask for a Set-up Adviser Charge to be deducted from your additional investment.

- a) Total amount of additional investment (the amount you are sending to us)  £
- b) Set-up Adviser Charge (if any)  £ or  % or NIL (please tick)   
of additional payment
- c) Amount to be invested (your additional premium) (minimum £10,000)  £

to be divided equally between all the identical policies in my Prudential Investment Plan, numbers commencing

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Set-up Adviser Charges this is 5% of the single premium or £20,000, whichever is lower.

### How to pay

You may pay by cheque or a transfer made from your bank. For bank transfer details, your adviser can get the correct Prudential bank information from the Adviser Service Centre on **0808 234 0808**. If the cheque is not drawn on your personal account, we may ask you to prove that the money belongs to you.

Your Financial Adviser may be able to send your application to us on a secure website.



### Part 3 – Taking a regular withdrawal

If you **do not** currently take, or do not wish to start taking regular withdrawals please go to Part 4.

**Note:** Any withdrawals taken will reduce the value of your plan. If withdrawals are more than any overall growth achieved, the value of your plan will reduce below the level of the original capital invested.

If you have previously invested in the PruFund Protected Growth Fund or the PruFund Protected Cautious Fund, the amount guaranteed will be adjusted for any withdrawals you make from that fund.

#### Part A – Continuing, changing or starting withdrawals

**Please note:** If you are currently taking regular withdrawals and there are no revised instructions shown in the “Commencing or changing withdrawals” section below, your regular withdrawals will continue and:

- if the withdrawals are for variable amounts e.g. a fixed % of fund value or natural income, then the amount will be increased in the future in line with the new additional investment, or
- if the withdrawals are for a fixed monetary amount or fixed % of the initial or total investment excluding this additional investment, the amount paid will remain unaltered. If payments are to be increased in line with the new investment please complete the Commencing or changing withdrawals section below

I/We have no revised instructions  please go to Part 4

#### Commencing or changing withdrawals

Complete the following only if you wish to start or amend an existing withdrawal instruction:

I/We wish to commence withdrawals  please complete Part 3B, C and E or

I/We wish to amend withdrawals  please complete Part 3B and C  
(and E if bank details changing)

## Part 3 – Taking a regular withdrawal – continued

### Part B – The Amount

**Note:** Payments will be made direct to your bank or building society. Please make sure that your account is able to receive direct credit payments.

The following withdrawal limits apply:

- Minimum payment is £50 (except under the Regular Bonus as Income or Natural Income options).
- Withdrawals are taken equally from all the policies in the plan. Withdrawals will be taken from your funds proportionally unless you provide alternative instructions by completing Part D.
- If you take a regular withdrawal from a PruFund Protected Fund, the amount guaranteed will be adjusted for any withdrawals you have made.
- If your investment is in both the With-Profits (Optimum Bonus) and With-Profits (Optimum Return) Fund options, the Regular Bonus as Income option will be taken from both Funds unless you specify otherwise in Part D.

#### If your original plan was taken out before 2 January 2013

- When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 5% of the full value of your plan or 5% of the total amount you paid in, except where you opt to receive Natural Income from your Distribution Income Funds or Regular Bonus as Income from your With-Profits Funds. Withdrawals of more than 5% from the With-Profits Funds may be liable to a Market Value Reduction.

#### If your plan was taken out after 2 January 2013

- If you have asked for Ongoing Adviser Charges to be deducted from your Plan, these will contribute to your 7.5% withdrawals limit. Also, if you have asked for, or are planning to ask for, Ongoing Adviser Charges to be deducted from your Plan, the 'Natural Income capped at 5% option' cannot be selected below as both options are not permitted on the same Plan at the same time.
- When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 7.5% of the full value of your plan or 7.5% of the total amount you paid in, except where you opt to receive Natural Income from your Distribution Income Funds or Regular Bonus as Income from your With-Profits Funds. Withdrawals from the With-Profits Funds may be liable to a Market Value Reduction.

I/We want to receive  each year  
or  % of my/our total investment each year  
or  % of the value of my/our plan each year

or The Regular Bonus as Income Option (With-Profits only\*)  please tick box  
or Natural Income (Distribution Income Funds only)   
or Natural Income capped at 5% of total investment\*\* (Distribution Income Funds only)

For additional investments, the requested regular withdrawals will be provided in proportion from the units relating to the original investment and each additional investment.



## Part 4 – Optional feature

### Automatic Rebalancing instruction in place on existing investment

Where an Automatic Rebalancing instruction is currently in place for the existing investment, and the funds chosen on this application or the proportions within which they are invested differ from your existing investment, we will switch off the facility to prevent an accidental immediate rebalance when the additional investment goes live.

### Automatic Rebalancing instruction to be based on new investment

If Automatic Rebalancing does not currently apply to the initial investment and is now selected, it will apply to the whole plan (including all existing and new investments), and will be based on the funds and investment proportions chosen on this application. Where previous investments are in different funds or proportions to this application, they will be switched immediately and then again each year on the anniversary of the original commencement date of this plan.

Please note this facility may only be applied to unit-linked funds (excludes With-Profits (Optimum Bonus) and With-Profits (Optimum Return) Funds, PruFund Funds and Distribution Cash Fund).

I/We wish to immediately rebalance all investments held within this plan, to the investment proportions selected within this application form. All funds within this plan will then be automatically rebalanced to these proportions on each anniversary of the original start date of this plan, unless otherwise instructed.

Yes

## Part 5 – Details of the applicant

In the revised Joint Money Laundering Steering Group guidance, this product has been categorised as “increased risk”. We are therefore required to gather additional information (enhanced due diligence) on the customer. Please answer all the questions below. Where there are joint applicants, please give details of both.

### First Applicant

Occupation/Nature of business (trustees should simply enter Trustee)

Annual earnings (including income from any pensions)/Net annual turnover (not applicable to existing trustees)

Source of funds for this investment

(eg a UK bank account)

Source of wealth

(Origin of funds for this investment eg saved from salary, inheritance, property sale, divorce settlement)

### Second Applicant

Occupation/Nature of business (trustees should simply enter Trustee)

Annual earnings (including income from any pensions)/Net annual turnover (not applicable to existing trustees)

Source of funds for this investment

(eg a UK bank account)

Source of wealth

If there is any change in the parties to the trusts e.g. any trustees or beneficiaries (including class of beneficiaries) change or a letter of wishes is received, the trustees must notify Prudential of the changes, the date it became effective and within 14 days from the date any of the trustees became aware of the change.

## Part 6 – Declaration

- a. I/We enclose a cheque for my/our additional investment made payable to the The Prudential Assurance Company Limited and request that the appropriate number of units be allocated in the fund(s) indicated. It is understood that a copy of this completed application and the terms and conditions are available from the Prudential on request.
- b. I/We declare that the information given in this application is true and complete to the best of my/our knowledge and belief.
- c. For your own benefit and protection, you should read carefully the documentation provided before signing the form. You should also read carefully any further documentation provided to you in future. If there is anything you do not understand please ask us for information.
- d. If your original plan was taken out on or after 1 January 2018:

I/We confirm that I/we have read the Key Information Document and relevant Investment Option Document(s) for this product.

Please make cheques payable to:

**The Prudential Assurance Company Limited.**

All bank/building society “counter” cheques must include reference to the name of the account from which the funds have been withdrawn. For example, “The Prudential Assurance Company Ltd – Re: Your name”. An incorrectly completed cheque may require us to return your application which could have an adverse affect on the initial purchase price of your investment.

### Adviser Charging

I/We authorise Prudential to act upon my/our instructions regarding the facilitation of Adviser Charges (the “Adviser Charge Instruction”) whether specified here now or elsewhere at any time in future. I/We also understand that Prudential shall not be required to carry out such instructions (including any permitted by my/our adviser firm) where they conflict with any applicable law or regulation and/or where they are inconsistent with Prudential’s Adviser Charge administration capability.

I/We understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my/our adviser firm, Prudential will only facilitate payment in accordance with my/our Adviser Charge Instruction.

I/We confirm that the Adviser Charge specified in my/our Adviser Charge Instruction is inclusive of any VAT at the prevailing rate from time to time.

I/We understand that if the level of VAT applicable within the Adviser Charge changes (including where previously VAT free Adviser Charges become subject to VAT) Prudential will only alter my/our Adviser Charge following a new Adviser Charge Instruction or instruction from my/our adviser firm which sets out the new level of charges to be deducted.

I/We understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my/our explicit authority.

I/We agree that the Adviser Charge may be reduced or stopped by Prudential or my/our adviser firm without my/our explicit authority.

I/We agree that where my/our adviser firm arranges for the services I/we have agreed with them to be provided by another adviser firm, I/we authorise Prudential to amend my/our Adviser Charge Instructions to pay the Adviser Charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential’s Adviser Charge administration capability.

I/We confirm that I/we have discussed with my/our financial adviser the tax implications of my/our investment being net of any Set-up Adviser Charges, and also the tax implications of having my/our Ongoing Adviser Charge deducted from the contract. I/We understand that deduction of any Ongoing Adviser Charge will be treated as withdrawal from the Bond.

### How we use your personal information

For a copy of our latest Data Protection Notice, please visit [pru.co.uk/mydata](http://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 hard 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 6 – Declaration – continued

Signature(s) and Full Names of Owners

### Trusts

If a policy is subject to trust, all trustees must sign.

Name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Where the plan is owned by a UK registered company, either two directors or a director and company secretary or company director and witness must sign, stating their position (occupation) and names in full.

## Confirmation of verification of identity – private individual

Introduction by an Financial Conduct Authority regulated firm

### 1. Details of individual

Full name of Customer

Current address

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

Postcode

Previous address if individual has changed address in the last three months

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

Postcode

Date of Birth

D	D	M	M	Y	Y	Y	Y
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### 2. Confirmation

I/we confirm that

- a) the information in Part 1 above was obtained by me/us in relation to the customer;
- b) the evidence I/we have obtained to verify the identity of the customer:

meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Name

Position

### 3. Details of introducing firm (or sole trader)

Full name of Regulated Firm (or Sole Trader):

Firm Reference Number:

#### Explanatory notes

1. A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a 3rd party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified, and a confirmation provided.
2. This form cannot be used to verify the identity of any customer that falls into one of the following categories:
  - those who are exempt from verification as being an existing customer of the introducing firm prior to the introduction of the requirement for such verification;
  - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations; or
  - those whose identity has been verified using the source of funds as evidence.
3. This confirmation must carry an original signature, or an electronic equivalent.

Please ensure you complete the Adviser Checklist on page 11.

## Adviser checklist – to be completed by financial adviser

Financial Adviser note – To help us process the application accurately, please tick the relevant box and complete all the details below:

Have you attached a copy of the relevant illustration?

Yes  No

If this is not available, insert illustration reference number here and please ensure you complete the details below

Name of Registered Individual

Prudential Agent Number (eg. 012345)

The Financial Conduct Authority requires us to record whether a personal recommendation was given to the client. Please confirm if a personal recommendation was given?

Yes  No

Have you completed the details in Part 1 covering investment details and Adviser Charge Instructions.

Yes  No

[pru.co.uk](https://pru.co.uk)

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