

# Top-up Application Form (Not for use in the United Kingdom)

## Notes to help you

This form is used for additional investments to an existing Portfolio Account (Life Assured or Capital Redemption option).

Note: If a bond is held by a company, you should look to get some advice before topping up.

If you're appointing one or more new Discretionary Asset Managers, please make sure you complete a Discretionary Asset Manager nomination form (DPBF10048) for each one.

If you have any questions when completing this form, please speak to your financial adviser or call us **0808 234 2200** where we will be happy to help you. We might record your call to make sure our service is up to standard.

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

Before completing this form, you 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.

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

## Part 1 – Personal details

Bond number(s)

Policyholders(s)

Are you appointing a new Discretionary Asset Manager?

Yes  No

If yes, please complete a Discretionary Asset Manager nomination form (DPBF10048) 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 application?

Yes  No

If yes, please let us know your new address below. Note: Please provide certified copies of up to date address verification for **each** policyholder, this could be a utility bill or bank statement dated within the last six months. Copies can be certified by an authorised financial adviser.


Postcode

Country

Are you changing your country of tax residency?

Yes  No

If so, please let us know your new country of tax residency and complete our Tax Residency Self-Certification Form (INV11804) and send it to us with this top up application:

Profession (If retired also state previous profession.)

Job title including industry

If retired how long have you been retired?

## 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  my/our bond

Currency of your payment:

UK £  Euro €  US \$  Other

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



## Part 3 – Investment choice

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

The information requested in each column must be provided in full, otherwise the investment into your chosen funds may be delayed. If you wish to invest in more than 16 funds please photocopy this page, complete the photocopied page and send it with this application.

**If you're appointing one or more new 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

OR

As per the latest quarterly valuation holding split

The quarterly valuation holding split is based on the latest valuation sent to you. We provide a valuation statement of your bond on the bond fund valuation dates of 31 March, 30 June, 30 September and 31 December.

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've chosen to appoint one or more Discretionary Asset Managers for part or all of your top-up investment, Prudential International will forward the relevant 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.

Are you nominating a Fund Adviser?


Yes

No

If a Fund Adviser was appointed for the original bond, this will apply automatically to any additional premium and you need not do anything further.

If you've not previously appointed a Fund Adviser and you'd like to now, please complete the Fund Adviser appointment form (DPBF10012), which is available on our website [www.prudential-international.com](http://www.prudential-international.com). This won't delay the processing of your additional investment.

Please note that you can't nominate a Fund Adviser for assets managed by a Discretionary Asset Manager

 Please go to part 4 below.

## Part 4 – Application

This application should be read and signed by the person(s) who own(s) the bond.

Please read the Key Features Document as this will provide you with important information regarding the key risks and benefits of the product to help you make a decision.

Please also read the Funds guide, which is available from your financial adviser, as this will provide you with full details of the funds available, their objectives, Prudential International's risk ratings of these funds and the charges and costs to help you select the funds suitable for your needs.

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

You must be aged 18 or over to be the owner of the bond.

I/We request that holdings are purchased 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 applicant, any one of the applicants, has the right to cancel the top-up investment 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 recorded or monitored for quality, staff training, dispute resolution and/or security purposes.

I confirm that:

- a) the information given in this application Form and any schedule or other document relating to this application is true and complete to the best of my knowledge and belief.
- b) I have not concealed or omitted any material facts (and to the best of my knowledge and belief no other person involved in this application has concealed or omitted any material facts).
- c) I will notify you of any material facts I become aware of before the contract starts.
- d) I have read the warning regarding material facts on page 5 and I understand that failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void.
- e) If applicable, each person to be covered by the bond consents to this application (and/or the consent of a parent or guardian has been given for any person to be covered by the bond who is under 18 or otherwise lacks legal capacity).

## 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 Group\* 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'll use your personal information if we consider it is in our legitimate business interests so that we can operate as an efficient and effective business and ensure that our policyholders are appropriately protected. We use your personal information:

- to detect and prevent financial crime
- for marketing purposes, including profiling
- to obtain reinsurance for the policies we underwrite
- identifying customers that require additional support
- market research, data analytics including profiling, staff training and provision of on-line services
- for management information purposes including risk assessments, performance and management reporting.

Where we rely on legitimate interests, we will always balance this against your rights and freedoms. Where your rights override our legitimate interests we will cease to process personal data.

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 are the data controller in respect of the personal information we collect about you and in this capacity we will share your personal information within M&G plc, with our Business Partners and with our Marketing 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 Standard Contractual 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

We'll keep your personal information while you're one of our policyholders (including joint policyholders), and for seven years from cessation, or longer if we need to by law. 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.

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 within one month of the date of receiving 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'** 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.

If you previously provided us with your marketing preferences for email, phone and/or text, we'll ensure that these preferences are adhered to.

We'll continue to send you communications by post unless you have asked us not to. If you've opted out already from post and/or email, phone or text, then we will not send you marketing communications.

If you haven't previously provided us with your preferences, or wish to change your mind on your current preferences, it's easy to let us know. Just contact us at the details noted in the **'Contact Us'** section.

## Part 4 – Application – continued

### Contact us

If you want to exercise your rights in Part E and Part G 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**  
**Fitzwilliam Court**  
**Leeson Close**  
**Dublin 2**  
**D02 TC95**

Call us on: **+353 1 483 0500**

\*M&G plc Group means any directly or indirectly connected companies of PIA within M&G plc Group (including but not limited to The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Pensions Limited, M&G Wealth Advice Limited, Prudential Services Limited, PGDS (UK ONE) Limited, M&G 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.

### Warning – material facts

A material fact is any fact which might influence the assessment and acceptance of your application. A material fact may affect our decision on whether your application is acceptable and whether the contract should be subject to any special terms. Failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void. The need for disclosure applies to any material fact you become aware of when you submit the application. It also applies to any material fact you become aware of before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included.

### Application – by owner(s) of the bond:

Please issue the top-up to my/our bond on the basis specified in this 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/Authorised Signatory of Company or Trust

Signature of owner/Authorised Signatory of Company or Trust

Full name

The date of this application

Signature of owner/Authorised Signatory of Company or Trust

Full name

The date of this application

## Section A – to be completed by your Financial Adviser

1. a) Adviser's name

1. b) Firm reference number

1. c) Adviser's agency number

2. Adviser's address

Postcode

Country

Telephone number

Fax number

E-mail address

### Financial Adviser checklist

Please make sure that the following information/documentation is sent this application Form. Failure to provide all relevant information will result in a delay to this application being processed.

Please tick if attached

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

If paying by telegraphic transfer, a copy of the telegraphic transfer form (*the original should be sent to the client's bank*).

If appointing a Fund Adviser for the first time please complete a Fund Adviser appointment Form.

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

For Company and Trust applicants please submit an up to date Authorised Signatory list on headed paper.

If your client has changed address as part of this application ensure certified copy of address verification for each Policyholder is provided.

If your client has changed Tax residency please ensure Tax Residency Self-Certification Form is completed and submitted with this top up application.

- For Jersey **Resident applicants** please complete **Section B** if commission is required
- For Jersey **Resident applicants** where Section B cannot be completed please **DO NOT** complete Commission details.

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



Please now complete the next page.



## Section A – to be completed by your Financial Adviser – continued

### Commission structure

Please select the option the bond was written under and detail how you would like to use your initial commission. Please note that the standard rate of initial commission is 6%. Please also complete the renewal commission section overleaf, if applicable.

#### 1. Establishment Charge Option (See example A below)

Take full initial commission  (tick here) OR

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) OR   
Amount (please specify amount and currency<sup>2</sup>)

Amount of initial commission given up used to:

b) Reduce charges  %

and/or

c) Increase allocation  %

Please make sure that the total of a, b and c equals your maximum initial commission rate

#### 2. Initial Charge Option (See example B below)

Take full initial commission  (tick here) OR

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) OR   
Amount (please specify amount and currency<sup>2</sup>)

Any initial commission given up will be used to increase the allocation rate.

#### 3. Ongoing Charge Option – Establishment version (See example C below)

Take full initial commission  (tick here) OR

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) OR   
Amount (please specify amount and currency<sup>2</sup>)

Amount of initial commission given up used to:

b) Reduce charges  %

and/or

c) Increase allocation  %

Please make sure that the total of a, b and c equals your maximum initial commission rate

#### 4. Ongoing Charge Option – Initial version (See example B below)

Take full initial commission  (tick here) OR

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) OR   
Amount (please specify amount and currency<sup>2</sup>)

Any initial commission given up will be used to increase the allocation rate.

##### Example A

Your maximum initial commission is 6% and you are taking 3%. You can use the 3% given up to:

- reduce the Establishment Charge by 0.75% (3 x 0.25%) **OR**
- increase the allocation rate by 3% **OR**
- combine the two e.g. increase the allocation rate by 2% and reduce the Establishment Charge by 0.25%


##### Example B

Your maximum initial commission is 6% and you are taking 3%. The allocation rate will be increased by 3%.

##### Example C

Your maximum initial commission is 6% and you are taking 3%. You can use the 3% given up to:

- reduce the Establishment Charge by 0.69% (3 x 0.23%) **OR**
- increase the allocation rate by 3% **OR**
- >combine the two e.g. increase the allocation rate by 2% and reduce the Establishment Charge by 0.23%

 Important information on next page

##### Notes

<sup>2</sup> Monetary amounts must be in the currency of the premium and will be converted to percentages rounded down to two decimal places.

## Section A – to be completed by your Financial Adviser – continued

### Renewal commission

Renewal commission you wish to take  % (This can be in steps of 0.01%)

(Not available if a Fund Adviser is appointed)

A fund based charge will be made on the bond to equal this renewal commission.

## Section B – Jersey resident applicants only

For applicants resident in Jersey ONLY

For submission of applications from 31 December 2013, where you have elected to receive commission, you must confirm the following:

I confirm that I have undertaken an adequate assessment of this applicant and I have classified them as an Elective Professional Client in accordance with the Jersey Codes of Practice for Investment Business and I have complied with all associated obligations contained within the relevant sections of the abovementioned Codes.

Please provide a separate, written declaration on appropriate letterhead, signed by an authorised signatory of the Firm, confirming the above and submit along with this application Form.

**NB: Where you have elected to receive commission, failure to tick the above box and provide the written declaration will result in a delay in this application being processed.**

Prudential International reserves the right to examine any relevant Deeds of Title before making a payment.

Blank area for notes.

[www.prudential-international.com](http://www.prudential-international.com)

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. 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. 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.