

<<Policy owner(s)>>
<<Address Line 1>>
<< Address Line 1>>
<<Address Line 3>>
<<Post Code>>
<<Country>>

<<Date>>

<<Plan ID>>

Your insurer, Prudential International Assurance plc (PIA), is taking in transfers of policies from its parent company. Nothing about your policy is going to change, we're just writing to let you know.

Dear Sir/Madam,

Prudential has reviewed its operations across Europe since the UK voted to leave the European Union. Currently Prudential's European operations are split across two companies, The Prudential Assurance Company Limited (PAC) and Prudential International Assurance plc (PIA). Prudential has decided to consolidate all of its long term European business (excluding the UK) into one entity, PIA. Specifically, business from Poland, Germany, Ireland, France and Malta will transfer to PIA.

This means that PIA will become Prudential's main insurer in the EU. It will be a larger organisation with more policyholders in more countries, including a new branch in Poland. This won't affect PIA's relationship with its parent company PAC, and PIA will remain part of the Prudential group.

Nothing about your policy is going to change

The terms and conditions of your policy, and the way it's run, will all stay the same.

There's more detail about the transfer on the next page, including what to do if you're concerned about it or if you wish to raise an objection to the transfer. We've also included a Policyholder Information booklet with Questions and Answers and information from an Independent Expert.

We recommend you read through the information, and share it with anyone who has an interest in your policy e.g. beneficiaries. If, having read the information in the booklet, you have no objections or questions about the transfer, you don't need to do anything else.

If you receive this letter during the application process to become a policyholder, this letter and the other enclosed information will become relevant to you after you take out a policy.

DIRECTORS: Virginia Lawlor Michael Leahy Paul O'Faherty Rosemary Quinlan Alan Davidson (British) Keith Davies (British)

To contact the PIA Data Protection Officer by post or telephone, please use the contact details below or email PIACompliance@Prudential-International.com

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. Telephone number + 353 1 483 0500. Prudential International Assurance plc is authorised by the Central Bank of Ireland.

How to get in touch

If you've got a concern about the transfer, wish to raise an objection to it or have a question about your policy, we're happy to help. Please contact us through one of the following means (including the reference at the top of this letter):

- Write to us at the address at the top of this letter
- Call us on our Freephone helpline 0808 1686 204 (if calling from the UK) or if calling from outside the UK please call us on +353 1 476 5893 (your usual call rates will apply). Our lines are open from 9am-5.30pm Monday to Friday, except on bank holidays
- Email us on transferteam@pru-europe.com

Yours faithfully

Michael Leahy
Managing Director
Prudential International Assurance plc

DIRECTORS: Virginia Lawlor Michael Leahy Paul O'Faherty Rosemary Quinlan Alan Davidson (British) Keith Davies (British)

To contact the PIA Data Protection Officer by post or telephone, please use the contact details below or email PIACompliance@Prudential-International.com

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. Telephone number + 353 1 483 0500. Prudential International Assurance plc is authorised by the Central Bank of Ireland.

How the transfer works

There's a process we're following for this transfer

To make sure the transfer is smooth and fair, we're following this process:

- We're writing to you to tell you what's going on, and giving you the opportunity to raise any concerns you have. We're doing this for all policyholders who are involved in this transfer.
- We've appointed an Independent Expert. His job is to review what the proposed transfer will mean for policyholders, and how it might affect them. There's a summary of the Independent Expert's report in the booklet we've included.
- We're going to the High Court of Justice of England and Wales (the High Court) to ask for court approval for the transfer. We need to do this by law – it's standard procedure for a transfer like this to ensure that the transfer is appropriate.
- We're consulting with our regulator here in Ireland (the Central Bank of Ireland) and other relevant regulators around Europe including those in the UK.

We expect to make the transfer on 1 January 2019

We expect the High Court hearing to take place on 11 December 2018. If the High Court approves, we'll expect to make the transfer on 1 January 2019.

If you receive this letter on or after 11 December 2018, the High Court hearing will have already taken place and concerns can no longer be raised to the High Court. However, please feel free to contact us if you wish to discuss any concerns.

You can raise any concerns or worries with us

You can raise any concerns with us – by letter or by phone. We'll look at your concerns and, if they're received before the High Court hearing, pass them on to the regulators, the Independent Expert and the High Court. The High Court will consider your concerns when it's deciding whether to approve the transfer.

You can raise any concerns or object to the transfer at the High Court

You've also got the right to be heard at the High Court hearing at the Rolls Building, Fetter Lane, London EC4A 1NL. If you're concerned about the transfer, you can say so. You can write to the High Court, or you can appear in person or via a legal representative at the hearing on 11 December 2018. If the date or time changes we'll post the new details on our website at www.prudential-international.com/transfer.

There's more information in the booklet we've included, and online

There's full information about the transfer, and the full report from the Independent Expert, at www.prudential-international.com/transfer.

DIRECTORS: Virginia Lawlor Michael Leahy Paul O'Faherty Rosemary Quinlan Alan Davidson (British) Keith Davies (British)

To contact the PIA Data Protection Officer by post or telephone, please use the contact details below or email PIACompliance@Prudential-International.com

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. Telephone number + 353 1 483 0500. Prudential International Assurance plc is authorised by the Central Bank of Ireland.