

Key Features of the

Prudence Inheritance Bond

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

It's important for you to decide whether this product is right for you and what funds to choose.

You should read the Key Information Document and relevant Investment Option Document(s). These include important information which may help you make up your mind.

You should receive them with your application form. Please keep these documents safe for future reference or go to our website at pru.co.uk/pro-docs/PIB for the most up to date version.

About the Prudence Inheritance Bond

The Prudence Inheritance Bond is designed to give you the potential to reduce liability to Inheritance Tax by gifting capital before you die. It also gives the opportunity for that gifted capital to grow while you take an income.

If you still have questions about our Prudence Inheritance Bond after reading this booklet, please look at the “Get in touch” section for our contact details. If you have a financial adviser, please contact them in the first instance.

Its aims

What this plan is designed to do

- To potentially reduce your liability to Inheritance Tax (IHT).
- To provide you with regular payments from the investment until the earlier of your death or the Bond anniversary following your 105th birthday.
- To provide the potential for long-term (10 years or more) capital growth on the investment.
- To provide a payment of capital to one or more people (known as your beneficiary or beneficiaries) on your death.

Your commitment

What we ask you to do

- You invest a single payment of at least £15,000 (after the deduction of any Set-Up Adviser Charge, if applicable).
- You choose whether to use an absolute trust or a discretionary trust. By doing so, you pass control of your investment to the Trustees of the Prudence Inheritance Bond Trust. They will look after it for your chosen beneficiaries. You will be one of the Trustees.
- Understand that, while you still have access to regular payments, you can't cash in your Bond.

Risks

What you need to be aware of

- The value of your investment can go down as well as up so you might get back less than you put in.
- If you take more money from the plan than the amount your investment has grown by, the value of your investment will be less than you've put in.
- If the total charges and costs are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
- For any fund that we redirect natural income to, we may delay the buying, selling or switching of funds. Please refer to your **Fund Guide** for more information.
- There are different risks for different funds, please refer to your **Fund Guide** for more information.

Other documents you should read

It is important that you read your Key Information Document and relevant Investment Option Document(s). If you want more information, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from your adviser and direct from us. Our contact details are on the last page.

- **Policy Rules**

Gives you the full terms and conditions of the contract.

- **Fund Guide**

This explains your investment options.

- **Customer Guide**

Gives more information on trusts and their tax treatment.

Questions & Answers

Is the Prudence Inheritance Bond right for me?

The Prudence Inheritance Bond might be right for you, if you're looking to potentially reduce your liability to Inheritance tax (IHT), and take an income whilst your gifted capital grows. This Bond is designed to suit investors in reasonable health who are looking to mitigate a potential IHT liability.

We split your Bond into two plans:

The Whole of Life plan

This plan is held in trust for your beneficiaries and will pay out on your death. This plan holds your gifted capital and any growth.

The Endowment plan

This plan belongs to you and provides you with tax-efficient regular payments.

If there are two investors and one dies, ownership of the entire Endowment plan will pass to the survivor.

To discuss whether or not the Prudence Inheritance Bond might be suitable for you, please speak to your financial adviser. If you don't have one, you can find an adviser at pru.co.uk/find-an-adviser

How flexible is it?

You can invest individually or with another person. The other person must be a spouse or civil partner.

You can't add additional payments to your existing Bond. If you want to do this, you'll need to buy a new one.

The minimum age at entry is 18 next birthday, and the maximum age at entry is 90 next birthday.

The Endowment Plan allows you to take an income - this is sometimes called natural income or redirected natural income. You can decide to take an income when you start your Bond or at any point throughout the term. When you decide to start taking an income, any future growth will move from the Whole of Life Plan into the Endowment plan to allow you to do this.

For more information about this, please read the section "How do I take money out of the Prudence Inheritance Bond?"

Usually, when you set up a trust, the whole amount placed into the trust is considered to be a "gift" for IHT purposes. But as this is a discounted gift trust, you have retained a right to regular payments. This means the amount you gift may be discounted which is calculated based on the amount of income you plan to take and your health at the time the trust is set up. While you still have access to regular payments, you can't cash-in your Bond.

The size of any discount depends on your life expectancy, which we estimate based on your age and state of health at the time you made a gift. If you're in poor health you may not receive a discount. We calculate the discount using guidelines from HM Revenue & Customs (HMRC). They might not agree with the discount we provide and we'll let you know if that happens and what you'd need to do.

Prudence Inheritance Bond offers a choice of two trust types:

Absolute trust

You can't change the beneficiaries or their share of the trust fund after the trust has been set up. The gift into the trust will be a potentially exempt transfer for tax purposes. This means the gift will become exempt from Inheritance Tax (IHT) if you survive for a period of seven years.

Discretionary trust

You can change the beneficiaries and the share of the trust fund they receive. The gift into the trust will be a chargeable lifetime transfer for tax purposes. This means there is potentially an immediate tax charge when the gift is made.

For more information on these trusts and their tax treatment please see the **Customer Guide** we've included with your illustration pack. You can also read the section 'What about tax' or speak to your financial adviser.

How much can I pay into my Bond?

The minimum investment is £15,000, after any Set-up Adviser Charge deductions.

Where are my payments invested?

Your initial investment (less any Set-Up Adviser Charges) will buy units in the Prudence Inheritance Bond Capital Fund which is linked to the Whole of Life part of your Bond. This is held in trust for your beneficiaries.

We will take 1% of this net amount (initial investment less Set-Up Adviser Charge) to cover the cost of setting up the Whole of Life plan. The remaining 99% buys units and this is called your Endowment Premium.

If you decide not to take an income, any growth on this net amount will also go into the Capital Fund.

If you decide to take some or all of this growth as income, we will invest it in the Endowment plan linked to the Prudence Inheritance Bond Income Fund. You can ask us to invest somewhere different - please see "Can I change my investments?" for more information about this.

The value of units in these funds rises or falls in line with the values of the assets in the underlying funds.

Different funds invest in different types of assets for example, some only invest in property, others invest directly in the stock market and others invest in a wide range of assets. Each fund has its own level of risk and potential for growth. Usually, funds with more potential for growth carry more risk. Remember, the performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. We wouldn't expect these delays to be longer than six months for units that invest in property or land, and one month for units that invest in other asset types. However, we can't guarantee that delays will never be longer. If a delay will apply to you, we'll let you know.

How funds invest

Some of the Prudential funds listed in your **Fund Guide** may invest in 'underlying' funds or other investment vehicles. Have a look at a fund's objective and that will tell you where it invests – including if that's in an underlying fund or funds.

If the Prudential fund is investing in just one underlying fund then it's what's known as a 'mirror' fund, as the performance of the Prudential fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential fund, compared to what it's invested in won't be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).

Can I change my investments?

Switching is not permitted on the Prudence Inheritance Bond Capital Fund or Income Fund.

However, switching of redirected natural income is permitted. We do not currently take a charge for switches but we might change our charges in the future. Further details can be found in your **Policy Rules**.

What are the charges and costs?

The charges we may apply to your Bond are:

- Annual Management Charges
- Adviser Charges

How charges and costs affect your Bond is shown in your illustration.

Annual Management Charge

We charge 0.75% a year on the value of the Prudence Inheritance Bond Capital Fund and 0.75% a year on the value of the Prudence Inheritance Bond Income Fund. In addition to our Annual Management Charge, there may be further costs incurred by the fund. This is currently 0.04% on each of those funds. We may include these charges in the price of units or take them directly by cancelling units. We may use a combination of these methods.

Your financial adviser will give you our Key Information Document and relevant Investment Option Document(s) when you take out the plan. The latest version of these documents can be found at pru.co.uk/pro-docs/PIB.

You'll find a list of all the funds available, and further information on fund costs, in your **Fund Guide**.

Adviser Charges

You agree with your Adviser how they will be paid for the advice they provide. You can choose to pay your Adviser directly or you may ask us to deduct Adviser Charges to pay your Adviser, or a combination of both.

If you have instructed us to deduct Adviser Charges, full details will be shown on your personal illustration.

There are different types of Adviser Charges:

- Set-up Adviser Charges
- Ongoing Adviser Charges

Your Adviser can provide further details on these options.

Set-up Adviser Charge

You may ask us to deduct a Set-up Adviser Charge and pay it to your Adviser at the time your Bond is taken out. The Set-up Adviser Charge will be deducted from your payment before the premium is invested. For example if you have £20,000 to invest but you agree a Set-up Adviser Charge of £1,000, your Premium will be £19,000.

Ongoing Adviser Charge

You may ask us to deduct Ongoing Adviser Charges from your Bond to pay for any ongoing advice. These can be specified as a percentage of your endowment premium or as a monetary amount – it cannot be a combination.

The charge will be taken quarterly from the natural income produced by the Bond, before this is paid to you or redirected as per your instructions. In the event that no income is produced by the bond, the ongoing adviser charge cannot be taken, so we will contact you to make alternative arrangements. Ongoing Adviser Charges will be treated as withdrawals for tax purposes.

Prudential will pay these charges to your Adviser and full details will be shown on your personal illustration.

Ongoing Adviser Charges can be started, stopped or amended at any time by sending us written notification.

As Ongoing Adviser Charges will be deducted from the natural income held in the Endowment Plan, we can only pay Adviser Charges in respect of advice given to the settlor. The settlor is the person who creates and funds the trust. This feature cannot be used to pay for advice given to the Trustees.

Maximum Ongoing Adviser Charges

There are maximum limits applying to the amount of Adviser Charges that can be deducted from your Bond – please speak to your Adviser for further details.

Some of the externally managed funds may also apply a "dilution levy". (A dilution levy is a separate, explicit charge that fund managers can choose to apply to specific client deals. It covers any dealing or other costs they may incur when buying or selling shares in the fund.) We do not currently apply this charge directly to your plan, however we reserve the right to explicitly charge for any dilution levy that applies. We will let you know if we plan to do this.

In addition to our Annual Management Charges and further costs, there may be some additional costs which may impact the overall performance of the fund. These costs include trading, dealing costs and property expenses. For more information please contact your financial adviser.

What might I get back?

The amount you or your beneficiaries get back is not guaranteed and will depend on:

- how much you've paid in,
- how long your money's been invested,
- investment performance over the time you've invested and,
- our charges.

There could be times when your beneficiaries might not get back the full amount of capital gifted into trust.

Whole of Life plan

The whole of Life plan ends on your death (or for a Bond on joint lives, when both have died). We'll pay out the value of the units in the Prudence Inheritance Bond Capital Fund to the Trustees. The capital your beneficiaries will get back is not guaranteed.

Endowment plan

This pays out on maturity or on your death, if earlier, please see 'What happens to the Prudence Inheritance Bond if I die or on maturity?' section for more information.

This plan can provide you with an income generated by any growth on your initial investment. The amount of any regular income can change and if you don't need it, you can reinvest in your choice of funds. Please read the section "How do I take money out of my Prudence inheritance Bond?" for more information about this.

Any units held in the Endowment plan that were purchased by redirected natural income, or any natural income waiting to be paid will always be included in your estate for IHT purposes. Please read the section "What about tax?" for more information about this.

How do I take money out of my Prudence Inheritance Bond?

Whole of Life plan

It's not possible to take money out of this plan, as this plan has been gifted into trust, which will only pay out on your death.

Endowment plan

- You can choose to take natural income. This natural income is generated by the assets held within the fund (e.g. Dividends generated by equities held) rather than by the selling of the assets themselves. The natural income will either increase or decrease dependent on what income the underlying assets produce.
- You can choose to take full natural income every three months, which are due on 1 March, 1 June, 1 September and 1 December, or

- You can choose to restrict your natural income to 5% of your Endowment Premium and re-direct any excess natural income over that into a maximum of three other funds. Your Endowment Premium is your initial investment less any Set-Up Adviser Charges and the 1% charge. We explained this in the section "Where are my payments invested?".
- Natural income can be redirected into a maximum of three other funds and either take no money from the Endowment Plan or subsequently take either one-off or regular withdrawals.
- If you have previously redirected natural income into other funds, you are able to make withdrawals from those funds. The minimum withdrawal amount for a one-off withdrawal is £200 and for a regular withdrawal is £100.
- The value of any units held under the Endowment plan that were purchased by redirected natural income and the balance of any natural income waiting to be paid at the time, will always be included in your estate for IHT purposes and may incur some tax liabilities.
- This natural income will count against your 5% tax-deferred allowance. This is explained further in the 'what about tax?' section.
- Any Ongoing Adviser Charges will be deducted from the natural income before that income is distributed or redirected, and will be treated as a withdrawal for tax purposes.
- If you choose to restrict your natural income to 5% of your Endowment Premium, any Ongoing Adviser Charges will be deducted from this natural income therefore reducing the amount of income that can be distributed to you. For example if you have an Ongoing Adviser Charge of 1% each year of the Endowment Premium then the maximum amount of income that can be distributed to you will be 4% each year.

What about tax?

Inheritance tax:

Whole of Life plan

The whole of life plan will be held under trust. The IHT position will depend on whether you have an absolute or discretionary trust.

Endowment plan

The death benefit of £100 plus the value of any units held under the Endowment plan that were purchased by redirected natural income and the balance of any natural income waiting to be paid at the time, will always be included in your estate for IHT purposes and may incur some tax liabilities.

If you survive until the Endowment plan matures, you'll receive the maturity proceeds from it. This may affect the IHT position of your estate when you die.

If you have set up the Bond jointly and one of the owners dies, within seven years of starting the Bond, there may be a liability to IHT based on a share of the amount invested. As the Bond doesn't pay out until both have died, you'd have to meet any liability to IHT from your own resources.

Other IHT provisions will depend on whether you have an absolute trust or a discretionary trust.

The Bond can't be cashed-in during your lifetime to pay any tax charges that may arise.

Absolute trust

- If you die within seven years of setting up the Bond there may be a liability to Inheritance Tax.
- If a beneficiary of the trust dies, the value of their share of the trust will form part of their estate for IHT purposes.

Discretionary trust

- If you choose the discretionary trust, there may be an IHT liability in the following circumstances:
 - When you first set up the Bond and Trust.
 - Every 10 years throughout the life of the Trust.
 - When the Bond ends and the Trustees distribute the Trust Fund.
 - If you die within seven years of setting up the Bond.

You can't cash-in the Bond during your lifetime to pay any tax charges that may arise.

Please look to the **Customer Guide** for further details.

Other taxes:

Corporation Tax

We'll pay tax on the funds you invest in. This tax is not reclaimable.

Capital Gains Tax

We'll pay tax on the capital gains in our funds.

Income Tax

Regular payments of up to 5% each year of your Endowment Premium can be taken from your Endowment Plan, without creating any immediate tax liability. This is referred to as the tax-deferred allowance. If you don't use any or all of the allowance in any year, the unused portion rolls over to the following year until 100% of your Endowment Premium has been taken.

Each of the following from your Endowment Plan will count against the 5% allowance:

- natural income taken,
- withdrawals made, and
- Ongoing Adviser Charges.

If these exceed the 5% allowance, this will create a chargeable event and you may have to pay income tax on the excess.

There may also be Income Tax to pay if:

- Your bond ends as a result of your death, or
- You receive the maturity proceeds of the Endowment Plan, or
- You transfer the ownership of the Endowment Plan that forms part of your Bond in return for money or something of value.

If you are a higher or additional rate taxpayer or the profit (gain) from your bond takes you into a higher or additional rate tax band as a result of any of the above events, then you may have an Income Tax liability.

As you are presumed to have paid basic rate tax on any gain, the maximum rate you would be liable for is the difference between the basic rate and higher or additional rate tax, as appropriate. If any of the gain falls in the higher rate tax band you may get a reduction in your tax through top slicing relief, depending on your circumstances. Your adviser will let you know if your investment qualifies for top slicing relief.

Gains from your Endowment Plan may also affect your entitlement to personal allowances and certain tax credits.

The Whole of Life plan has been specifically designed not to produce a gain as a result of a chargeable event. A chargeable event is where a potential investment gain occurs on your plan which could be subject to income tax.

We've based this information on our understanding of current law and HM Revenue and Customs practice. Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances. For more information please visit pru.co.uk/tax, visit the HMRC website at hmrc.gov.uk.

Before you make a decision, you might want to speak to a financial adviser. They can help you understand the tax rules and how they'll affect you.

How will I know how my Prudence Inheritance Bond is doing?

We will send you an annual statement.

You can get an up-to-date valuation by calling our Customer Services Department on **0345 640 3000**.

What happens to the Prudence Inheritance Bond if I die or on maturity?

When does the Prudence Inheritance Bond pay out?

Whole of Life plan

The Whole of Life plan will end on your death or for a Bond with joint lives, when both have died.

Endowment plan

The Endowment plan will pay out on your death (or the death of both joint lives) **or** on the Bond anniversary after your 105th birthday whichever is earlier.

What does the Prudence Inheritance Bond pay out?

Whole of Life plan

Your initial investment into the Whole of Life plan buys units in the Prudence Inheritance Bond Capital Fund. Any growth that's not being taken as an income will also buy units in this fund. On your death (or the death of both joint lives), we'll pay the value of those units to the Trustees.

Endowment plan

On your death (or the death of both joint lives), we'll pay the following to your executors:

- A death benefit of £100, plus
- The value of any units in the Endowment plan purchased by redirected natural income, and
- The balance of any natural income waiting to be paid at that time

If you survive, the Endowment plan will mature on the Bond anniversary after your 105th birthday. At that point we'll pay you:

- The value of the units in the Prudence Inheritance Bond Capital Fund, and
- *The value of any units in the Endowment plan purchased by redirected natural income, and
- The balance of any natural income waiting to be paid at that time

For a Bond on joint lives, the rules are slightly different. Please see the **Policy Rules** for full details.

What if the Prudence Inheritance Bond isn't right for me?

You have 30 days from the date you receive your documents to cancel your Bond. This is called a cancellation period.

To cancel it, please complete and return the Cancellation Notice that we send you with your plan documents, or write to us at:

Prudential Customer Services

Lancing

BN15 8GB

Please include your reference number.

If you decide to cancel you may not get all your money back. If the value of your units has fallen, you will get back less than you paid in. Your refund will not include any Adviser Charge that has been paid to your Adviser.

For cancellations within the 30 day cancellation period only, where a Bond is held in joint names, we'll accept cancellation by any one of the owners.

After the 30-day cancellation period, the contract will become binding and we will not return any cancellation money to you. The Bond has no surrender value.

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules.

This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Compensation

The Prudential Assurance Company Limited (PACL) is covered by the Financial Services Compensation Scheme (FSCS). If we get into financial difficulties, you may be able to make a claim. The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

Where does FSCS protection apply?

There is full FSCS coverage if PACL is 'in default'.

- Your bond is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your bond will be included in the value of your claim in the event that PACL is declared 'in default'.

All the other funds we offer are unit-linked, and invest in other funds managed by non-PACL fund managers. FSCS cover does not apply if the non-PACL fund manager were to be 'in default'.

- There is no FSCS cover for unit-linked funds investing with non-PACL fund managers if that manager were to be 'in default'.
- See 'How funds invest' for further information on these types of fund (often called 'mirror' funds).

You can find out more information on the FSCS at pru.co.uk/fscs, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: fscs.org.uk

Or write to:

**The Financial Services Compensation Scheme,
PO Box 300,
Mitcheldean
GL17 1DY**

Or call the FSCS: Telephone: **0800 678 1100**

Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation. For example unit-linked funds that invest in the funds of non-PACL fund managers (often called 'mirror' funds).

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PACL would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PACL would not be liable for any loss incurred from the default of the non-PACL fund manager.

Financial Strength

Prudential meets EU standards for meeting its financial obligations. You can read our solvency and financial conditions reports at pru.co.uk/about_us, or if you contact us we can post some information to you.

Terms and conditions

This Key Features Document gives a summary of your plan. Full details are set out in our **Policy Rules**, which is available on request using our contact information on the last page, and will also be sent to you when your plan starts.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details of our Conflict of Interest Policy, please contact our Customer Service Team on the contact details on the back page.

Law

The law of England and Wales applies to your contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Email: consumer.queries@fca.org.uk

Prudential Regulation Authority details:

The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH

Email: enquiries@bankofengland.co.uk

Communicating with you

Our plan documents and terms and conditions are in English and all our other communications with you will be in English.

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the 'Get in touch' section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

Financial Ombudsman Service Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: financial-ombudsman.org.uk

These services are free and using them won't affect your legal rights.

Get in touch

If you want to contact us you can do so in the following ways:



Write to: **Prudential Lancing BN15 8GB UK**



Phone: **0345 640 3000** Monday to Friday 8am to 6pm (we are not open on public holidays). We might record your call for training and quality purposes. To find out more about how we use your personal data please visit pru.co.uk/mydata



If you are a Deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPD interpreters who will relay your conversation with a member of our customer service team.

pru.co.uk/contact-us/signvideo

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.

Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know.

pru.co.uk

"Prudential" is a trading name of The Prudential Assurance Company Limited which is registered in England and Wales. Registered Office at 10 Fenchurch Avenue, London EC3M 5AG. Registered number 15454. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.