



Key Features of the

Trustee Investment Plan

Please read this document along with your personal illustration (if you have one) before you decide to buy this plan. It's important you understand how the Trustee Investment Plan works, the benefits and associated risks.

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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.

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether the Trustee Investment Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

About our Trustee Investment Plan

Our Trustee Investment Plan is for Trustees of UK registered Occupational Pension Schemes, Small Self – Administered Schemes (SSAS) and Self Invested Personal Pension Schemes (SIPPs). It allows Trustees to invest in our range of funds.

This plan is set up with a single payment, after this no further payments will be accepted in to this plan. If you make additional payments these will be set up as a new plan.

If you still have questions about the Trustee Investment Plan after reading this booklet, please look at the 'Get in touch' section for our contact details. Please speak to your financial adviser in the first instance.

It's aims

What this plan is designed to do

- To grow the value of your plan over the medium to long term, so 5 to 10 years or more.
- Gives you access to a wide range of investments to match your investment objectives and attitude to investment risk.

Your commitment

What we ask you to do

- To make a single payment of at least £20,000 when you take out the plan. You can make additional payments, also known as top-ups, of at least £10,000 which will be set up as a new plan.
- To leave your money invested, over the medium to long term, so five to 10 years or more, until you are ready to take benefits from the plan.
- You need to choose investments to suit your needs and keep them under regular review.

Risks

What you need to be aware of

- The value of your investment can go down as well as up so you might not get back the amount you put in.
- The level of risk and return is different depending on the funds you choose. Please refer to your **Fund Guide** for more information.
- As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now. This is called inflation and will reduce what you can buy in the future.
- There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. Please read the section 'Where is the payments invested?' for more information.
- If you withdraw money from the With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section 'Where is the payments invested?'.

Other documents you should read

This document gives you key information about the Trustee Investment Plan. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They're all available from your adviser, or direct from us. Details on how to get in touch are on the last page.

- **Fund Guide**

This explains your investment choices.

- **Your With-Profits Plan – a guide to how we manage the Fund**

This provides information on how our With-Profits Fund works, and our current approach to managing it.

- **Market Value Reduction – a clear explanation**

This explains what a Market Value Reduction is, together with information about why and when these may apply.

- **Policy Document**

Gives you the full terms and conditions of the contract.

Questions & Answers

Is the Trustee Investment Plan right for the scheme?

If you're a Trustee of a UK registered Occupational Pension Scheme, a Small Self-Administered Scheme (SSAS) or a Self-Invested Personal Pension Scheme (SIPPs) it might be right for you.

As the plan invests in funds which are stock-market based you must be willing and able to risk losing some or all of your investment.

Investments from SIPPs will be set up for a named individual – known as a “member designated” plan. Other UK registered Occupational Pension Schemes can also designate the plan to an individual member if they wish to do so. However, plans can only be member designated at the start of the plan on the application form. You can only access the With-Profits Fund if the plan is member designated. For member designated plans:

- You can only invest in the With-Profits Fund if the member is under 85.
- You cannot choose a PruFund Fund if the member is 98 or over.

How flexible is it?

You can only make single payments into the plan, it is not possible to make regular payments into it.

You can make regular or partial withdrawals – for more information please read the section ‘How can I withdraw money from my plan?’.

How much can I pay into the plan?

The minimum initial payment must be £20,000 and the maximum is normally £1,000,000 although we may accept higher amounts in some cases. Please speak to your financial adviser for more information about paying in higher amounts.

You can also make additional investments of at least £10,000 which will be set up as separate plans.

Can I transfer money in?

You cannot arrange transfers in from other pensions.

Where is the payment invested?

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.

You choose the funds you would like to invest in from the fund range available. You can invest in more than one fund at a time, up to a maximum of 6 and we use your money to buy units in those funds.

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 cannot guarantee that delays will never be longer. If a delay will apply to you, we'll let you know.

The following funds are invested in Prudential's With-Profits Fund:

- With-Profits Fund
- PruFund Cautious Fund
- PruFund Growth Fund
- PruFund Risk Managed 1 Fund
- PruFund Risk Managed 2 Fund
- PruFund Risk Managed 3 Fund
- PruFund Risk Managed 4 Fund

Although these funds are invested in the same underlying fund, the returns on these funds may differ from the returns on the With-Profits Fund due to the smoothing process used and differences in the asset mix and the fund objectives.

Your financial adviser can give you details about the funds, before you choose where to invest. You can also refer to our **Fund Guide**.

The PruFund range of funds

All PruFund funds can be selected for investment at outset, or at any time after, subject to the age restrictions for member designated plans.

The PruFund funds have an established smoothing process which uses Expected Growth Rates, and where required, Unit Price Adjustments, to deliver a smoothed investment journey. It aims to provide you with some protection from the extreme short-term ups and downs of direct investment.

For the PruFund range of funds, we may decide to reset the unit price of a PruFund Fund to the unsmoothed price on a particular day, to protect the With-Profits Fund. There may also be occasions where we have to suspend the smoothing process for one or more PruFund Funds for a period of consecutive days, to protect the With-Profits Fund.

For more information about how the PruFund Funds work, please read **Your With-Profits Plan – a guide to how we manage the Fund**.

With-Profits Funds

We work out the value of With-Profits investments differently. A With-Profits investment is one that aims to smooth some of the short term highs and lows of the fund over the period of time that you hold the plan. So, in theory you should see a steadier return year on year, rather than watching the value of your Plan fully reflect the rise and fall in investment markets. Your payments are pooled with those of other Prudential With-Profits investors to form a fund.

We invest this fund in a wide range of investments including company shares, property, Government bonds, company bonds and cash deposits. This is not guaranteed and you must consider that the value of your investment can go down as well as up so you might get back less than you put in.

We allocate your share of the profits of the fund by adding bonuses. There are currently two types of bonus:

- **regular**, which are added to the unit price on a daily basis throughout each year, which means the unit price cannot go down. We can change the rate of regular bonus at any time without telling you beforehand, although once added these bonuses are guaranteed on death.
- **final**, which we may pay when you take money out of the With-Profits Fund, although this may vary and is not guaranteed. The final bonus can be reduced or removed at any time, without warning.

The With-Profits Fund can be selected for investment at outset, or at any time after, subject to the plan being member designated and the age restrictions.

You can get further information about this from **Your With-Profits Plan – a guide to how we manage the Fund**.

Unit-linked funds

Payments into unit-linked funds will buy units in the chosen funds. The price of each unit depends on the value of the investment in the fund and also whether more money is going into or out of the fund. We work out the value of your plan based on the total number of units you have in each fund. So, if the unit prices rise or fall, so will your plan value. Money in the various funds is invested in a wide range of shares, corporate bonds, government stocks and commercial property in the UK and abroad.

How unit-linked 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).

What's a Market Value Reduction?

If you take money out of the With-Profits Fund, we may reduce the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses. This reduction is known as a Market Value Reduction (MVR). It is designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period your payments have been invested.

We apply any MVR to your plan's value including regular and final bonuses. Please read **Your With-Profits Plan – a guide to how we manage the Fund** more information on bonuses. An MVR will reduce the value of your plan and if investment returns have been low, you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR to any regular withdrawals or on any claims due to death where the plan is member designated.

Our current practice on applying an MVR

We may apply a Market Value Reduction to any full or partial withdrawals, including switches.

We reserve the right to change our current practice on Market Value Reductions at any time, without prior notice, and this would apply to existing plans and any new plans or top-ups. Examples of reasons for a change would include significant changes in the investment market or because the number of people moving out of the fund increases substantially.

For more information on our current practice, and on when we may apply an MVR please see **Market Value Reduction – a clear explanation**.

Can I change the investments?

Yes, you can switch money between funds at any time. We don't currently charge for this but if this changes in the future we'll let you know.

For full details on switching rules please read the **Policy Document** and to request a switch, please complete the Investment alteration request form. You can get this from your adviser or contact us from the details on the last page. Once a request has been made it cannot be cancelled.

Any units we cancel as a result of switches, transfers or withdrawals from the PruFund Range of Funds may be subject to a delay of up to 28 days from the effective date of receipt of a request to cancel units. We'll use the unit price on the final day of the delayed period as the price of the units for these purposes.

Only one switch request involving any one or more PruFund Funds can be made each quarter where the quarter dates are 25 February, 25 May, 25 August and 25 November, or the next working day if the quarter date is a weekend or a public holiday. This is in addition to any other switching restrictions outlined in this document.

We may apply a Market Value Reduction if you switch money out of our With-Profits Fund. For more information please read the section 'Where is the payment invested?'

How do I withdraw money from the plan?

Regular withdrawals

Regular withdrawals of up to 7.5% of the original investment can be made each year, starting from the first anniversary of the plan. There is no Market Value Reduction applied to any regular withdrawals taken if you are invested in the With-Profits Fund.

Partial withdrawals

Partial withdrawals of at least £1,000 can be taken from the plan at any time. You must leave at least £1,000 in the plan, unless you are cashing in the whole plan. We may apply a Market Value Reduction (MVR) to any investment in the With-Profits Fund if you withdraw from that Fund or cash in the plan.

If a partial withdrawal is from one of the PruFund Funds, we may pay the partial withdrawal 28 days after we receive the forms we require, using the unit price on the 28th day. If this happens we will let you know. This 28 day delay does not apply on death where the plan is set up for a named individual.

Taking a partial withdrawal will reduce the value of regular withdrawals you can take.

Can I transfer money out?

You can transfer all or part of your plan at any time. The money transferred will be returned to the pension scheme and the scheme rules will confirm how it can be used.

What are the charges and costs?

Charges and costs are deducted for managing your plan and the underlying investments. The amount we charge depends on the funds you invest in.

Your personal illustration shows what charges and costs you will pay. Charges and costs may vary in future and may be higher than they are now. You can find more information in your **Fund Guide**.

Annual Management Charge

We take an annual Management Charge for looking after your investment. The charge is the base charge and does not take into account any discounts that may be applied. The amount of charge we deduct depends on the funds you choose to invest in and the amount of your original investment.

PruFund Fund charges

We take the Annual Management Charge for the PruFund Funds by deducting a percentage of the units in them every month. If you have only invested in the PruFund Funds for part of a month, we still take a full month's charge.

With-Profits Fund annual charge

The With-Profits Fund's annual charge depends on the performance of the With-Profits Fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher than we'd expect to increase the charges and if investment returns are lower we'd expect to reduce the charges.

The charge is currently expected to be approximately 1.3% a year if the investment return in the With-Profits Fund is 5% a year. The charge isn't explicit so you'll not see it being taken from your policy. It's deducted from the underlying With-Profits Fund and is already taken into account when we calculate bonus rates for our With-Profits Fund. More information on the operation of the With-Profits Funds is explained in **Your With-Profits Plan – a guide to how we manage the Fund**.

Unit-linked Fund charges

For unit-linked funds, the Annual Management Charge is reflected in the price of the units.

Fund Size Discounts

We will give you a Fund Size Discount on the Annual Management Charge depending on the size of your fund.

Fund Size	Fund Size Discount from Annual Management Charge
Less than £100,000	0.350%
£100,000 – £149,999	0.400%
£150,000 – £249,999	0.450%
£250,000 – £499,999	0.4750%
£500,000 – £749,999	0.500%
£750,000 – £999,999	0.525%
£1m and over	0.550%

The discount to the Annual Management Charge will apply to the whole of the investment, not just the portion above the threshold levels shown above.

Plans set up on or after 28 April 2014 will be added together to calculate the value of the Fund Size discount. For Occupational Schemes, all Trustee Investment Plan (TIP) plans will be combined and for SIPPs, TIP fund values for each designated member only will be combined.

Further costs

In addition to our charges, there may be further costs incurred, which can vary over time. Where these are applicable, they are paid for by the relevant fund and will impact on its overall performance.

With-Profits Fund charge for guarantees

There's a charge to pay for all the guarantees the With-Profits Fund supports. We guarantee not to apply a Market Value Reduction (MVR) when payments are made for regular withdrawals and because of death where the plan is member designated. Please see 'Where is the payment invested?' for more information.

You won't see this charge on your annual statement because we take it by making a small adjustment to regular and final bonuses.

The total deduction for guarantee charges over the lifetime of your plan is not currently more than 2% of any payment made from the fund. We'll review the amount of the charge from time to time. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

What might I get back?

There is a projection of how much you could get back in your illustration. The value of your Trustee Investment Plan will depend on many factors, including:

- how much has been invested,
- how long it's been invested for,
- any withdrawals made,
- the funds chosen,
- how those funds have performed,
- any charges that are taken from the plan and
- the level of bonuses which are added to your Trustee Investment Plan if you are invested in the With-Profits Fund.

Where can I get guidance about what to do with my pension?

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service (TPAS)
120 Holborn
London
EC1N 2TD

Telephone: **0800 011 3797**

Website: pensionsadvisoryservice.org.uk

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

What about tax?

There is a projection of how much you could get back in Investments to this type of plan are given important tax benefits. They do not pay tax on investment income or capital gains. Some underlying investments, such as dividends from company shares, will be paid out of taxed profits, and the tax is currently not reclaimable.

Tax rules can change – you should to speak to your financial adviser about this. They can help you understand the tax rules and how they might affect this plan.

For more information visit pru.co.uk/tax or the HMRC website at hmrc.gov.uk.

How will I know how the plan is doing?

We'll send you an annual statement to show how the plan is doing. You can contact your financial adviser or call us using the contact details at the back of this document for a valuation.

Keep track of your plan online, at a time that suits you

With your online service you can check the value of your plan, contact us securely, change personal details and view your documents.

If you're not registered, it's easy and only takes five minutes. You'll need your policy number, postcode and date of birth. Go to pru.co.uk/registeronline to find out more.

What happens to the Trustee Investment Plan if the designated member dies?

You can withdraw from the plan to pay benefits on the member's death.

Alternatively, you can request us to reallocate the plan to another member of the scheme or a person who is receiving benefits from the scheme in the form of income, this could be a living spouse.

For more information please refer to your **Policy Documents**.

What if the Trustee Investment Plan isn't right for the Scheme?

If you're a Trustee of a registered occupational retirements benefit scheme and are making an additional investment, you do not have a cancellation period and therefore do not have an opportunity to reconsider once the plan has started.

In any other circumstances you can cancel the plan within 30 days of receiving your documents. This is called a cooling off period.

If you invested in our PruFund Funds or With-Profits Fund, we'll give you all of that money back less any Adviser Charges that have been deducted from the plan and paid to your Adviser

If you have invested in any of our other funds, the amount returned may be reduced if the value of your investment has fallen. Again we won't return any Adviser Charges.

If you don't cancel within the 30 day statutory cancellation period, the contract will become binding and we won't return any money to you unless you withdraw it in line with the plan rules.

Your plan documents include a Cancellation Notice. To cancel the plan please complete and return the Cancellation Notice, or write to us at:

**Prudential
Lancing
BN15 8GB**

Please include your plan reference number.

How much will the advice cost?

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

If you have instructed us to deduct Adviser Charges from your investment to pay your adviser, full details will be shown on your illustration. Adviser Charges paid from any UK registered pension scheme must be made in accordance with HMRC rules to ensure that they are not considered to be unauthorised payments. Charges will apply if unauthorised payments are made.

There are two different types of Adviser Charges:

- Set-up Adviser Charges
- Ongoing Adviser Charges

Set-up Adviser Charge

If you agree a Set-up Adviser Charge, this charge can be taken from your plan by Prudential and paid to your Adviser. It is deducted from your plan immediately after your payment is invested.

The Set-up Adviser Charge can be a percentage of the initial investment or a fixed monetary amount. The Set-up Adviser Charge is paid from the plan by deducting units to the value of the Adviser Charge proportionally from all funds.

Ongoing Adviser Charge

If you want Ongoing Adviser Charges to be deducted from your plan, you will agree with your Adviser the amount you will pay for any ongoing advice. These charges can be taken from the plan by Prudential and paid to your Adviser. They can only be specified as a percentage of the total plan value. The Ongoing Adviser Charges can be paid monthly or quarterly in arrears.

Ongoing Adviser Charges will be taken proportionally across all funds.

Prudential will pay these charges to your Adviser and full details will be shown on your personal illustration. You can request any Ongoing Adviser Charges to stop, start, increase or reduce at any time by writing to us.

Your Adviser can provide further details on these options.

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 products Prudential Assurance Company Limited (PACL) offer are 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 pension is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your pension will be included in the value of your claim in the event that PACL is declared 'in default'.
- If you hold the Prudential With-Profits fund or PruFund funds in your pension, they are protected 100% in the event of the default of PACL.

All the other funds we offer, apart from those mentioned above, 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](https://www.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 Document** 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 last page.

Law

The law of Scotland 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 documents and terms and conditions, as well as all other communications, 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 on the last page.

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**

Help is also available from The Pensions Ombudsman who deals with complaints and disputes about the administration and management of occupational and personal pension schemes

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London

E14 4PU

Telephone: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**

Website: **pensions-ombudsman.org.uk**

You can also submit a complaint form online:

pensions-ombudsman.org.uk/making-complaint

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

Get in touch

If you want to contact us before you buy this plan, you can do so in the following ways:



Online: With your online service you can check the value of your plan, contact us securely, change personal details and view your documents. If you're not registered, it's easy and only takes five minutes.

You'll need your policy number, postcode and date of birth. Go to pru.co.uk/registeronline to find out more.



Write: **Prudential, Lancing, BN15 8GB**



Telephone: **0808 100 3429** Monday to Friday 9am to 5pm (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're 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.