



# Adviser Charge Instruction Form

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 the form.

**IMPORTANT NOTE**  
Any Ad hoc Adviser Charges, Ongoing Adviser charges or Ongoing Investment Adviser Charges that are met from the bond will count towards the 5% tax-deferred allowance.

This form must be completed by all bond owner(s). This includes all trustees where a bond is under trust.

## About this form

This form can be used with the Prudential International Investment Bond and the Prudential International Investment Portfolio to:

- Request a new Ongoing Adviser Charge
- Request an Ad hoc Adviser Charge
- Inform us of a change of financial adviser
- Amend an existing Ongoing Adviser Charge instruction
- Amend an existing Ongoing Investment Adviser Charge (Prudential International Investment Portfolio only)

### NOTE: Prudential International Investment Portfolio only

If you want to amend an existing Ongoing Investment Adviser Charge only, please make sure you complete section 6.

If you want to change your investment adviser or appoint an investment adviser for the first time please complete the form PIIPF10005.

**If you have any questions when completing this form please speak to your financial adviser.**

### Important Information

Access to the Prudential PAC Sterling, PAC Euro and PAC US Dollar With-Profits Funds is no longer available to new customers investing in Prudential International Investment Bond (PIIB) on or after 11/09/2017.

However, if you are an existing customer pre 11/09/2017, you will still be able to top up or switch into the Prudential With-Profits PAC Sterling, PAC Euro and PAC US Dollar Funds.

If you are in any doubt about this product please speak to your financial adviser.

Reference to With-Profits within this document is only applicable to policyholders pre 11/09/17.

## 1. Personal Details

Bond number

Your daytime telephone number

Bond owners(s)

Bond owner	
Bond owner	
Bond owner	
Bond owner	

Email address:

(This is required in case we need to contact you regarding this request)

## 2. Financial Adviser Details

Please give us the details of the financial adviser that future payments should be made to.

If you've changed your financial adviser, we will assume Ongoing Adviser Charges will stop unless you tell us otherwise in Section 3.

Your financial adviser's name

Financial adviser firm name

Financial adviser firm address

Postcode

If this is a new financial adviser, please complete section 3, otherwise please go to section 4.

## 3. Financial Adviser instructions

Please complete this section if you've requested a change of financial adviser.

**If you've changed financial adviser, your new financial adviser will need to complete section 7.**

**If you've changed investment adviser please complete the form PIIPF10005.**

### **For Adviser Charging based bonds:**

Where Ongoing Adviser Charges are being paid and you've changed your financial adviser, please confirm if Ongoing Adviser Charges should continue at the existing level, stop, or if existing instructions are to be amended. (tick one box only)

Continue       Stop       Amend

If you want to amend Ongoing Adviser Charges, please go to section 4.

## 4. Ongoing Adviser Charge

Please complete this section if you wish to add an Ongoing Adviser Charge or change your existing Ongoing Adviser Charge instruction.

If you're giving a new instruction or amending an existing Ongoing Adviser Charge, this instruction will start to apply within five working day once we receive it at our administration centre.

Ongoing Adviser Charges will be treated as a withdrawal for tax purposes and may impact the level of regular withdrawals that can be taken. Similarly, any regular withdrawals you have selected may impact on the level of Ongoing Adviser Charges that can be paid from your bond. Withdrawals from the With-Profits Funds may be liable to a Market Value Reduction. Please see your Key Features Document for more information.

Ongoing Adviser Charges can be deducted from your bond either as a percentage of the full value of your bond, a percentage of the total premium invested or a fixed monetary amount. Please enter the yearly amount or percentage and the frequency of deductions below. Please select ONE option only

% p.a of your bond value

OR

% p.a of your total premium invested

OR

a fixed monetary amount each year (Deducted in the Cash-In Benefit currency)

If Ongoing Adviser Charges are requested as a percentage of the fund value or as a percentage of total premium invested, the amount of Ongoing Adviser Charge will automatically increase if any additional premiums are made to the bond.

### Adviser Charging Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate.

These are:

Set-up Adviser Charge: 5% of the single premium or £20,000 – whichever is lower.

Ongoing Adviser Charge: 1% of the fund value.

### Prudential International Investment Bond only

Ongoing Adviser Charges to be deducted once every (please tick ONE box)

Monthly  3 months  6 months  12 months

Date you wish Ongoing Adviser Charges to start: 

D	D	M	M	Y	Y	Y	Y
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This must be at least 30 days after opening your bond.

**NOTE:** Selection of a start date is only allowed at the start of your bond. Where an Ongoing Adviser Charge is requested after your bond is issued any date selected will be ignored and Ongoing Adviser Charge will be deducted at the end of the frequency selected above.

Please see your Contract Conditions Booklet for more details of how units are cancelled to meet Ongoing Adviser Charges.

If you're only invested in a PruFund Protected Fund, the Ongoing Adviser Charges will be deducted from it. If any Ongoing Adviser Charge comes out of a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced. The first deduction is made at the end of first month, 3 month, 6 month or 12 month period, as you have selected, following the date that Ongoing Adviser Charges start to apply to the bond.

### Prudential International Investment Portfolio only

Ongoing Adviser Charges will be taken each calendar quarter from the Deposit Account within your bond.

Date Ongoing Adviser Charge is to be effective from: 

D	D	M	M	Y	Y	Y	Y
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This must be at least 30 days after opening your bond.

**NOTE:** Selection of a start date is only allowed at the start of your bond. Where an Ongoing Adviser Charge is requested after your bond is issued any date selected will be ignored and Ongoing Adviser Charge will be deducted at the end of the next calendar quarter.

## 5. Ad hoc Adviser Charge

Please complete this section if you want to request an Ad hoc Adviser Charge.

Note: We will not process an instruction for an Ad hoc Adviser Charge until 30 days after the date we credit any investment to the bond.

### Prudential International Investment Bond only

You can specify the fund(s) you would like the Ad hoc Adviser Charge to come from.

If you don't specify any fund(s), we will take it from across all the funds you hold in proportion to value, with the exception of any PruFund Protected Fund and any With-Profits Fund (unless these are the only funds remaining with sufficient value).

### Prudential International Investment Portfolio only

You must select the Assets you wish to have the Ad hoc Adviser Charge taken from.

### Both Products

If you require more than three Funds/ Assets to take your requested Ad hoc charge from please photocopy this page.

We will process this payment within five working days of the fully completed form being received at our administration centre in Ireland.

An Ad hoc Adviser Charge can be deducted from the bond either as a percentage of the full bond value or a specified monetary amount. Please enter the amount or percentage of deduction below. Please select ONE option only.

% p.a of your bond value

OR

a fixed monetary amount (Deducted in the Cash-In Benefit currency)

To be taken:

Equally across all funds

OR

From the following Fund(s)/Asset(s)

Fund name	
Fund name	
Fund name	
Fund name	

Please see your Contract Conditions Booklet for more details of how units are cancelled to meet Ongoing Adviser Charges. If an Ad hoc Adviser Charge comes out of a PruFund Protected Fund, the Guaranteed Minimum Fund will be reduced.

We have limits which set out the maximum level of Adviser Charging which we will facilitate. For Ad hoc Adviser Charges this is 2% of the fund value in a 12 month period.

## 6. Ongoing Investment Adviser Charge

Ongoing Investment Adviser Charges will be treated as a withdrawal for tax purposes. Please see your Key Features Document for more information.

Ongoing Investment Adviser Charges can be deducted from your bond either as a percentage of the full value of your bond, a percentage of the total premium invested or a fixed monetary amount. Please enter the yearly amount or percentage and deductions below. Select ONE option only.

% p.a of your bond value

OR

% p.a of your total premium invested

OR

a fixed monetary amount each year (Deducted in the Cash-In Benefit currency)

If Ongoing Investment Adviser Charges are requested as a percentage of the fund value or as a percentage of total Premium invested, the amount of Ongoing Adviser Charge will automatically increase if any additional premiums are made to the bond.

The agreed Ongoing Investment Adviser Charge will be taken each calendar quarter.

Date Ongoing Investment Adviser Charge is to be effective from: 

D	D	M	M	Y	Y	Y	Y
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This must be at least 30 days after opening your bond.

**NOTE:** Selection of a start date is only allowed at the start of your bond. Where an Ongoing Investment Adviser Charge is requested after your bond is issued any date selected will be ignored and Ongoing Investment Adviser Charge will be deducted at the end of the next calendar quarter.

### Only Available on the Prudential International Investment Portfolio

Please complete this section if you want to amend an Ongoing Investment Adviser Charge to your investment adviser.

If you want to appoint an investment adviser for the first time or change your investment adviser please complete the form PIIPF1005.

If you're amending an existing Ongoing Adviser Charge, this instruction will start to apply within five working day once we receive it at our administration centre.

## 7. Financial Adviser Details

If you're changing your existing financial adviser, please make sure your new financial adviser completes this section.

If you have a new financial adviser or are changing your existing financial adviser, please make sure your financial adviser completes this section.

Your financial adviser's name

Financial adviser firm name

Financial adviser firm address

Postcode

Agency stamp

Financial adviser's Prudential reference number

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## 8. Declaration

- ▶ I/We authorise Prudential to act upon my/our instructions regarding the facilitation of Adviser Charges (the "Adviser Charge Instruction") whether specified here now or elsewhere at any time in future. I also understand that Prudential shall not be required to carry out such instructions (including any permitted by my adviser firm) where they conflict with any applicable law or regulation and/or where they are inconsistent with Prudential's Adviser Charge administration capability.
- ▶ I/We understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my adviser firm, Prudential will only facilitate payment in accordance with my/our Adviser Charge Instruction.
- ▶ I/We confirm that the Adviser Charge specified in my Adviser Charge Instruction is inclusive of any VAT at the prevailing rate from time to time.
- ▶ I/We understand that if the level of VAT applicable within the Adviser Charge changes (including where previously VAT free Adviser Charges become subject to VAT) Prudential will only alter my Adviser Charge following a new Adviser Charge Instruction from my adviser firm which sets out the new level of charges to be deducted.
- ▶ I/We understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.
- ▶ I/We agree that the Adviser Charge may be reduced or stopped by Prudential or my adviser firm without my explicit authority.
- ▶ I/We agree that where my Adviser firm arranges for the services I/We have agreed with them to be provided by another adviser firm, I authorise Prudential to amend my/our Adviser Charge Instructions to pay the Adviser Charges at the existing agreed level to the new adviser firm, except where they conflict with any applicable law, regulation and/or HMRC practice and/or where they are inconsistent with Prudential's Adviser Charge administration capability.
- ▶ I/We confirm that I/We have discussed with my/our Adviser the tax implications of having my Adviser Charge deducted from the contract and acknowledge that deduction of the Adviser Charge may trigger a tax liability.

Signature of first owner or trustee

Date

D	D	M	M	Y	Y	Y	Y
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Signature of second owner or trustee

Date

D	D	M	M	Y	Y	Y	Y
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Signature of third owner or trustee

Date

D	D	M	M	Y	Y	Y	Y
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Signature of fourth owner or trustee

Date

D	D	M	M	Y	Y	Y	Y
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