



Key Features of the Prudential International Investment Portfolio (Capital Redemption Option)

If you are applying on, or after, 1 January 2018, before you invest in this product you should read our Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate.

Welcome

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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.

If you are applying on, or after, 1 January 2018, before you invest in this product you should read our Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate. These include important information which may help you make up your mind.

Please keep these documents safe for future reference or go to our website at www.prudential-international.com/pro-docs/PIIP-CRO for the most up to date version.

About the Prudential International Investment Portfolio (Capital Redemption Option)

The Prudential International Investment Portfolio (Capital Redemption Option) is an investment bond, with a fixed term of 99 years, which enables you to invest in a range of investments with the potential for growth. It allows you to take tax-efficient withdrawals.

The bond will pay a guaranteed maturity value at the end of the term of 99 years if it has not been cashed in before then.

Its aims

What this bond is designed to do

- Grow the value of your investment.
- Allow you to withdraw your money tax efficiently.
- Give access to a wide range of investments to match your investment objectives and attitude to risk.

Your commitment

What we ask you to do

- Your initial investment into the bond must be at least £50,000 (or currency equivalent). The minimum top-up investment is £5,000 (or currency equivalent).
- You will look to invest over the medium to long term, at least 5-10 years.
- Together with your Financial Adviser you need to choose investments to suit your needs and keep them under regular review.

Risks

What you need to be aware of

Investing money can be rewarding, but it's not without risk. We've highlighted the key risks you should consider before investing in this product.

- 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.
- Each of the investment choices available for the Prudential International Investment Portfolio (Capital Redemption Option) has its own specific risks that will affect the value of your bond. Some also have features which mean there are restrictions on taking money out or moving money between investments. You should discuss these with your Financial Adviser and also read your **Fund Guide** for more information.
- In exceptional circumstances, a transaction (such as a full or partial cash-in) may be delayed which may mean you face a delay in gaining access to your money. You can find more information in the **Contract Conditions**.
- If the value of the bond assets falls below a minimum level we reserve the right to cancel the bond and pay you the value of the remaining investments less any charges. Further details can be found in the **Contract Conditions** and **Statement of Charges**.
- Fluctuations in exchange rates and associated costs could affect the value of your investment or withdrawals. This applies whether or not you have appointed a Discretionary Asset Manager (DAM).

Other documents

If you are applying on, or after, 1 January 2018, before you invest in this product you should read our Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate. 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 Financial Adviser or direct from us. Our contact details are on the last page.

- **Contract Conditions**
These are the terms and conditions of the bond.
- **Statement of Charges**
This shows the current charges and limits that apply to the bond.

Questions & Answers

Is the Prudential International Investment Portfolio (Capital Redemption Option) right for me?

You can take out this bond if you're aged 18 or over and a UK resident. You can take the bond out on your own or jointly with another person, up to 10 individuals.

You shouldn't invest if you feel you don't understand the risks associated with investing. Remember that the level of risk you take depends on the options you choose from where you invest your money.

How flexible is it?

You are free to change your investments whenever you want to. You can withdraw money from your bond at any time.

Your bond can be written under trust if you wish.

When you set up your bond you can choose to manage your investments:

- with your Financial Adviser,
- by appointing an Investment Adviser,
- by appointing a Discretionary Asset Manager with whom we have an agreement to manage them for you, or
- by nominating someone other than an Investment Adviser or Discretionary Asset Manager to provide instructions on your behalf.

If you appoint a Discretionary Asset Manager, details of their charges will be available from your Financial Adviser.

How much can I pay into my bond?

There is no maximum you can invest but investments in excess of £10 million (or currency equivalent) may require additional checks to be carried out. The minimum initial investment is £50,000 (or currency equivalent) and £5,000 (or currency equivalent) for top-ups.

Where are my payments invested?

You, your Financial Adviser, or your Discretionary Asset Manager can choose which assets you would like to invest in from a wide range, including collective investments and cash deposits and those assets will then be linked to your bond.

Permitted Investments

Each asset must be one that we permit. This is known as a "Permitted Investment". We will only permit an asset that would mean your bond is not classified as a "Personal Portfolio Bond". We will maintain a list of these available assets which can be viewed via your Financial Adviser. We may add or remove any asset(s) from this list without notice.

If a change in the structure of an investment or a change in how an investment is viewed under UK law means that your bond could be classified as a "Personal Portfolio Bond", you could become liable for an annual tax charge that could be substantial. In this situation you would have to sell that asset immediately and either leave the proceeds in the Cash Account or invest them in a Permitted Investment. If we become aware that an asset has ceased to be a Permitted Investment or we have ceased to approve of an asset, we will notify you, your Financial Adviser or your Discretionary Asset Manager of the need to sell the asset and request your or their instruction. Where we do not receive an instruction by the date specified in the notification, we will sell the asset and credit the proceeds of the sale to one of our deposit funds.

More information on this can be found in your **Contract Conditions**.

As a UK resident you are able to invest in deposit funds denominated in currencies other than Sterling to obtain a higher rate of interest but you are not able to invest in cash for currency speculation purposes. For more information about the investments you can choose, please speak to your Financial Adviser.

Information relating to sustainability risks and how they could impact returns

We make a range of funds available through this product and when selecting the range of funds, we ensure that it includes a number of funds which specifically take sustainability risks into account as part of the fund's objective and investment strategy. However, all funds within the range provided could be exposed to sustainability risks.

The following types of sustainability risks are likely to impact on fund returns:

- Environmental risk examples include; climate change, increasing water scarcity and waste management challenges.
- Social risk examples include; product safety, supply chain management and labour standards, health and safety and human rights, employee welfare, data and privacy concerns and increasing technological regulation.
- Governance risk examples include; board structures and effectiveness, management incentives and management quality.

These could, for example, impact on asset types in the following ways

Asset type	Potential impact of sustainability risks
Equities and property	Some markets and sectors will have greater exposure to sustainability risks. For example, climate change can damage property which the fund owns, thereby impacting the cash flow and capital value of the fund. Sustainability risks may also impact market prospects in which a fund operates, thereby affecting the market valuation of the fund.
Fixed interest	Sustainability risks can affect the borrowers' cash flows and therefore the ability for people to meet their debt obligations.

Details on each fund's strategy, asset objectives and asset mix is provided in fund documentation made available by the fund's manager, including how they take into account sustainability risk where applicable.

Can I switch money between funds?

In the first year of your bond, you get 20 free deals. In every year after that, you get 10 free deals which allow you to move money between investments. Each investment you buy or sell counts as one deal. So buying and selling at the same time would be two deals.

If you appoint a Discretionary Asset Manager, they will make these investment choices for you and the free deals will not apply to the assets they manage.

We will charge for any extra deals unless they involve our own funds. For more information please read the section "What are the bond charges and costs?".

What is the Deposit Account within my bond for?

Where there is no Discretionary Asset Manager involved, we set up a Deposit Account within your bond. We do this so you can meet the deductions described below more easily than if you had to sell fund holdings.

The Deposit Account is used to meet all withdrawals and all bond charges. The Deposit Account will also be used to meet any "Adviser Charges" which are the charges your Financial Adviser makes to you for advice provided and ongoing services to you. You will agree these with your Financial Adviser.

If you don't have enough money in your Deposit Account to meet any bond charges, Adviser Charges or withdrawals, you will go into a "negative balance". You can find further details of this in your **Contract Conditions**. We will apply a charge to a negative balance. The level of this charge is shown on the next page.

In some circumstances, we will sell some of your fund holdings and use the value to reduce or pay off a negative balance. You can find further details of this in your **Contract Conditions**.

If you appoint a Discretionary Asset Manager, you will still have a Deposit Account, but charges (including any Adviser Charges being met from your bond) and withdrawals will normally be taken from your investments. There will never be any Negative Balance Charge as described earlier in this section on any part of your bond managed by a Discretionary Asset Manager.

If you have appointed more than one Discretionary Asset Manager, or if only part of your bond is managed by a Discretionary Asset Manager, any Ongoing Adviser Charges will be taken from assets managed by each Discretionary Asset Manager and, where applicable, your Deposit Account, in proportion to the investments held.

If you de-select a Discretionary Asset Manager, we will take any Ongoing Adviser Charges (or that part of them that was previously taken from the assets managed by the Discretionary Asset Manager) from your Deposit Account. We will continue to do this unless or until you appoint another Discretionary Asset Manager.

However, if only part of your bond is managed by the Discretionary Asset Manager, you will have a Deposit Account in relation to the rest and this may incur Negative Balance Charges in the normal way.

What are the charges and costs?

There are three different charging structures available. Your personal illustration shows how the charges and costs will affect your bond based on the amount you invest and example growth rates. It will also show any Adviser Charges you have asked us to pay on your behalf.

Bond charges

Setting up and administering your bond	The charges and costs are shown on your personal illustration.
Managing your investments	<p>The majority of investments available have an Annual Management Charge. In addition, 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.</p> <p>For more information, please look at the current Statement of Charges for this product.</p> <p>If you invest in funds that are managed by external managers there is a Safe Custodian Charge which is currently (for 2021) 0.015% of the value of your investment in those funds each year. This does not apply to holdings managed by a Discretionary Asset Manager.</p>
Deals that involve external funds (<i>assets that are not managed by a Discretionary Asset Manager</i>)	<p>After you have used the free deals, we currently (for 2021) make a Dealing Charge of £27.11 for every extra deal that involves external funds.</p> <p>The custodian of each external fund makes a Custodian Settlement Fee for every deal, which is currently (for 2021) £15 for a straight through processing deal and £35 for a non-straight through processing deal. Whether a transaction is straight through processing or not depends on the type of asset that is being purchased or sold.</p>
Having a negative balance in your Deposit Account	Our Negative Balance Charge, applied to your accumulated negative balance, is overnight LIBOR plus 3% a year. The charge is applied daily.
Discretionary Asset Manager charges	<p>If you choose to appoint one or more Discretionary Asset Manager(s) we make a charge of 0.1% a year of the value of the assets managed by the Discretionary Asset Manager(s). This is deducted quarterly, based on the bond value (or the value of the relevant part of the bond) at the last quarterly valuation date.</p> <p>If you appoint or de-select a Discretionary Asset Manager at any point during the quarter between valuation dates, the charge will apply for the whole quarter.</p> <p>The custodian and Dealing Charges referred to above do not apply to assets managed by a Discretionary Asset Manager, but the Discretionary Asset Manager may make its own charges for dealing and custodian services.</p> <p>All the charges made by the Discretionary Asset Manager(s) for their services will be as shown on your Discretionary Asset Manager nomination form. They will be charged to us and we will then meet them by taking an equivalent charge from your bond.</p>
Early cash in	If you fully cash in your bond within five years of making any payment there may be an Early Cash-in Charge. Where this applies, this is shown on your personal illustration.

Please note: Charges and costs may vary in the future. Further information can be found in the **Statement of Charges** and the **Contract Conditions**.

Can I pay my Financial Adviser(s) from my bond?

Your Financial Adviser may agree charges with you. If you wish, you can ask us to pay some or all of these charges on your behalf from your investment. You will need to give us an instruction for the charges you want to have paid and we will then deduct the appropriate amount from your initial payment or your bond (depending on the type of charge) and pay it directly to your Financial Adviser.

The charges we can manage on your behalf are as follows:

From your initial payment

- **Set-up Adviser Charge (SAC):** this can be a percentage of your total payment or a fixed monetary amount. We will deduct the charge from the money you send us, before we invest the balance into your bond. For example, if you send us £100,000 and ask us to pay a Set-up Adviser Charge of 5%, we will pay £5,000 to your Financial Adviser and invest £95,000 in your bond.

As the Set-up Adviser Charge is deducted from your payment before investment it will not be included in the 5% tax-deferral allowance that applies to withdrawals from the bond. This is because the allowance is based on the amount invested into your bond after any Set-up Adviser Charge has been paid – not the total payment that you send to us.

From your bond

- **Ongoing Adviser Charge:** this can be a monetary amount, a percentage of the amount invested into your bond or a percentage of the bond value (at the time the charge is taken). We will deduct the charge regularly from your bond quarterly on each date that we value the bond.

You can change the amount of an Ongoing Adviser Charge at any time, using the form PIIBF10006 or by giving us instructions in writing. You can also stop the charge at any time by giving us instructions in writing.

- **Ongoing Investment Adviser Charge:** if you choose to appoint an Investment Adviser for your bond, you can ask us to pay the agreed charge on your behalf and we will deduct it from your bond on each quarterly date we value your bond – see the section "How will I know how my bond is doing?". It can be expressed as a monetary amount, a percentage of the amount invested into your bond or a percentage of the bond value (at the time the charge is taken).

You can change the amount of an Ongoing Investment Adviser Charge at any time, using the form PIIBF10006 or by giving us instructions in writing. You can also stop the charge at any time by giving us instructions in writing.

- **Ad hoc Adviser Charge:** you can ask us to pay one-off charges to your Financial Adviser on your behalf, by deducting the amount from your bond. This can be a monetary amount or a percentage of the bond value (at the time the charge is taken).
- If any Adviser Charges are paid from the bond this will reduce the Guaranteed Maturity Value.
- **Any Adviser Charges for your bond:** if we are paying any Adviser Charges from your bond and you are also taking regular withdrawals or one-off withdrawals by partially cashing in all the policies in your bond, these will be added together for the purposes of the 5% allowance. This is the amount you can withdraw from the bond without having an immediate income tax liability. See the section "What about tax?". Please ask your Financial Adviser for more information.

What might I get back?

There is a projection of how much you could get back in your personal illustration, based on example growth rates and the amount you choose to invest in the bond.

What you actually get back will depend on:

- how much you've invested,
- which funds you've invested in,
- how long you've invested for,
- how your investments have performed,
- the bond charges that have been taken,
- any withdrawals you have made,
- any Adviser Charges you've asked us to pay from your bond and
- any early cash in charge that may apply.

If you don't cash in the bond before the maturity date (99 years from your original investment), we will pay out the greater of:

- the bond value at the maturity date, or
- the Guaranteed Maturity Value (GMV)

When the bond starts, the GMV is 100.1% of your initial investment. It will increase by 100.1% of any additional investments you make into your bond and, similarly decrease by 100.1% of the value of units that are cancelled to provide any withdrawals (including any Adviser Charges paid from the bond) you make.

We provide a guarantee that, as long as the bond is in force on the maturity date, the maturity value will not be less than £100 (or currency equivalent).

How do I take money out my bond?

You can make one-off withdrawals, or set up regular withdrawals, from your bond. The minimum withdrawal is £500 (or currency equivalent).

Your bond is set up as a group of identical policies. The standard number is 20, although you can choose to have more or fewer. The bond is set up in this way to help you make tax-efficient withdrawals.

Regular withdrawals are taken evenly across all the policies in your bond. For one-off withdrawals, you can choose to cash in individual policies, take the withdrawal across all policies under your bond, or a combination of those two methods.

If you ask us to pay you by telegraphic transfer, we will make a charge to recover the cost to us, which is currently (for 2021) £6. This charge may increase in future, as detailed in the **Statement of Charges**.

Regular withdrawals are deducted directly from your bond and may be taken every:

- month,
- three months,
- four months,
- six months, or
- 12 months.

If you appoint a Discretionary Asset Manager regular withdrawals will normally be taken directly from your investments. However, if you have appointed more than one Discretionary Asset Manager, or if only part of your bond is managed by a Discretionary Asset Manager, you can choose which portion of the bond the withdrawals are taken from.

You can only make a withdrawal (regular or one-off) if your bond value would be more than £7,500 (before and after the withdrawal), or 15% of the money invested in the bond over the previous five years – whichever is the greater.

If the value of your bond falls below this minimum, we'll ask you to top it up. If you don't top it up within a month, we may cancel your bond and pay you its cash-in value after we have taken any charges.

We will stop paying any Ongoing Adviser Charges and/or Ongoing Investment Adviser Charges that you have asked us to pay on your behalf if the bond value is below the minimum or if paying the charge would take it below the minimum.

Withdrawals reduce the Guaranteed Maturity Value.

What about tax?

This section gives brief information about UK tax. For specific advice, please speak to your Financial or Tax Adviser.

For more information please visit the HM Revenue and Customs website at www.hmrc.gov.uk

Capital Gains Tax

You won't have to pay this on your bond.

Income Tax

You may have to pay Income Tax on any withdrawals you make from your bond.

Each policy year you can withdraw up to 5% of the amount you have invested in your bond without having an immediate tax bill. You may do this by taking regular withdrawals and/or one-off withdrawals by partially cashing in all the policies in your bond.

If you don't use all of this 5% allowance in any policy year, you can carry the unused portion forward. The allowance comes to an end once you have withdrawn 100% of the amount you invested. If you withdraw more than the allowance in any policy year, you may have to pay Income Tax on the excess amount.

The 5% allowance also applies to any top-up investment you make. Any Ongoing Adviser Charges, Ongoing Investment Adviser Charges, Ad hoc Adviser Charges, regular withdrawals and one-off withdrawals you ask us to pay by partially cashing in all the policies in your bond, will be counted against the 5% allowance.

You may also have to pay Income Tax if:

- you cash in your bond or any policies in it,
- you transfer legal ownership of your bond, or
- your bond ends on the maturity date.

A gain on your bond will be added to your total taxable income for that tax year and you will normally pay tax on the gain at your highest rate, although in some cases you may be able to claim "top-slicing" relief.

Gains from your bond may affect any entitlement to personal Income Tax allowances or certain tax credits.

If you have been non-resident in the UK for tax purposes during the period you have owned the policy, you may be entitled to a reduction in tax payable for any taxable gains made during your non-residency (time apportioned reduction). Further details can be found in the HM Revenue & Customs helpsheet HS321 "Gains on foreign life insurance policies".

Inheritance Tax

If your bond isn't in trust, your estate may have to pay Inheritance Tax on it when you die.

Irish Exit Tax

If you become resident in Ireland, we'll deduct Irish Exit Tax from your bond:

- every eight years;
- when any benefits are paid out; or
- when the owners of the bond change.

We pay this tax to the Irish tax authorities. If you're not resident in Ireland, you don't have to pay Irish Exit Tax provided you complete the "Declaration of residence outside Ireland" which is contained within the application form.

Tax rules for trusts

If your bond is written under trust, special tax rules apply. For more information, please contact your Financial Adviser.

Tax rules for corporate investors

UK Corporate investors cannot benefit from the 5% annual tax-deferred allowance. For more information, please contact your Financial Adviser.

We've based this information on our understanding of current law and HM Revenue and Customs practice. You might need to pay tax depending on your circumstances and the options you choose. Tax rules can also change in the future.

How will I know how my bond is doing?

We will send you a free statement every quarter. We value your bond on the following dates:

- 31 March,
- 30 June,
- 30 September, and
- 31 December.

If you request an additional valuation, we will currently make a charge of £115.86 (for 2021). This charge may change each year – see your **Statement of Charges** and **Contract Conditions** for more details. Alternatively, you can contact your Financial Adviser for a value.

If you have appointed one or more Discretionary Asset Manager, they will provide you with valuations of the assets they are managing for you. The quarterly statements you will receive from us will show the overall value of any assets managed by the Discretionary Asset Manager(s), but not the individual holdings or any transactions.

What if the bond is not right for me?

You have 30 days from when you first receive your bond documents to cancel. For any additional investments you make into your bond you will also receive a 30 day cancellation period for them.

If you decide to cancel an additional investment it will not affect any existing investment you have in place. We'll include a cancellation notice with these documents and if you decide to cancel, you can send us a completed notice or write to us with your bond reference number at:

**Operations Department
Prudential International
Montague House
Adelaide Road
Dublin 2
Ireland**

After the 30 day cancellation period, the bond cannot normally be cancelled and will continue as set out in this document.

If more than one person owns the Prudential International Investment Portfolio (Capital Redemption Option), we will accept cancellation within 30 days by either of the owners, whether they're acting alone or jointly.

If you decide to cancel your Prudential International Investment Portfolio (Capital Redemption Option) or top up investment and you've asked us to pay a Set-up Adviser Charge, we will not refund this to you, as we will have paid it to your Financial Adviser on your behalf. This also applies to any Adviser Charges paid out from your bond. What you will get back from us will only relate to the amount actually invested into your bond. If its value has gone down, you may not get all the money back. We will refund the amount invested in your bond adjusted for any fall in the unit prices of the funds you invested in, any withdrawal, Ongoing Adviser Charge and/or Ongoing Investment Adviser Charge paid from the bond. This means that, if the value of assets held under the bond has fallen and/or any withdrawals/Adviser Charges have been taken from the bond, you may get back less than the amount of your investment.

Some investments held under the bond, may be designed for a fixed term (such as fixed term deposits) or could have redemption penalties and seeking the return of the investment within the 30-day cancellation period can result in charges being applied by the external entity managing the investment. The application of these charges will adversely affect the value of your investment and could result in substantial loss.

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 (UK residents only)

Prudential International exceeds its capital requirements and is financially strong. However, in the unlikely event that Prudential International, the fund manager, Prudential in the UK or the custodian of fund assets should fail to meet their financial obligations, You may face financial loss.

Prudential International products will not be covered by a government-backed financial guarantee scheme, including the FSCS in the UK.

Limit of our liability

Our liability under any fund that we make available under the bond cannot exceed the value of the assets held in that fund. This applies whether these fund holdings are actual assets, an interest in another fund (whether managed within the M&G plc Group of companies or by an external investment organisation) or an interest in a reinsurance policy that we have taken out to reinsure our liability under a fund.

In particular, for an externally-managed fund, our liability is limited to the amount we can claim from the relevant investment organisation. For example, if the investment organisation were to become insolvent, we could only pay the amount, if any, which we could collect under the insolvency in relation to the units allocated to the bond.

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 bond. Full details are set out in your **Contract Conditions** Booklet which is available on request using our contact information on the last page, and will also be sent to you when your bond 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 details on the last page.

Law

The law of England will apply to your Prudential International Investment Portfolio Bond (Capital Redemption Option).

Our regulators

The address of the regulator in Ireland which authorises Prudential International is:

Central Bank of Ireland
New Wapping Street
North Wall Quay
Dublin
D01 F7X3
Ireland

Prudential International is subject to limited regulation by the Financial Conduct Authority (FCA) for UK business. The address of the FCA is:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Details on the extent of our regulation by the FCA are available from us on request.

Communicating with you

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

How to make a complaint

You should raise any complaint as soon as possible. In the first instance, please contact your Financial Adviser, as they may be able to resolve it quickly for you.

To make a complaint, you can write to us at:

**Customer Services Manager
Operations Department
Prudential International
Montague House
Adelaide Road
Dublin 2
Ireland**

If you'd rather phone, you can call us on **+353 1 476 5000**. Calls may be monitored or recorded for security, quality purposes, staff training and/or dispute resolution.

In the unlikely event that we are unable to resolve any problem, you can contact the Financial Services & Pensions Ombudsman, in Ireland. The address is:

**Financial Services & Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
Ireland
D02 VH29**

Telephone: **+353 1 567 7000**

Website address: **www.fspo.ie**

If you are resident in the UK you can contact the Financial Ombudsman Service (FOS). The address is:

**Financial Ombudsman Service
Exchange Tower
London
E14 9SR**

Telephone: **0800 0234 567**

Website address: **www.financial-ombudsman.org.uk**

If you are resident in Jersey you can contact the Channel Island Financial Ombudsman (CIFO). The address is:

**Channel Islands Financial Ombudsman (CIFO)
P O Box 114
Jersey
Channel Islands
JE4 9QS**

Telephone: **+44 1534 748610**

Website address: **www.ci-fo.org**

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

How to contact us

If you want to contact us before you invest, you can contact us in the following ways:



Write to:

Operations Department, Prudential International, Montague House, Adelaide Road, Dublin 2 Ireland



Phone: **+353 1 476 5000**

Monday to Friday 9am to 5pm (we are not open on public holidays). We might record your call to make sure our service is up to standard.



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.

www.pru.co.uk/contact-us/signvideo

There is no cost for using this service to call Prudential International and we're available to help you Monday to Friday, 9am to 5pm.



You will also find more information at **www.pru.co.uk/international**

Keep in touch

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



www.pru.co.uk

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