

Prudential Onshore Portfolio Bond – OWC

Additional Investment application form



Some important information before you start

This form can only be used for additional investments into the Prudential Onshore Portfolio Bond – OWC.

You can select withdrawals (regular and/or one-off) from your Bond including Adviser Charges (Ongoing and/or Ad hoc). If you do so, and their combined total in any Bond year exceeds the 5% tax deferred allowance (see the Key Features document for details), then you may be liable to an Income Tax Charge. It may also affect your entitlement to personal income tax allowances and/or certain tax credits.

Ongoing Adviser Charges. If you have already asked for Ongoing Adviser Charges to be deducted from your Bond, and have expressed them as a percentage of the full value of your Bond or a percentage of the total investment, this instruction will automatically apply to your additional investment and no further action is required by you.

If you have asked for Ongoing Adviser Charges to be deducted and expressed them as a £ amount, they will continue at the current level and no further action is required by you.

If you wish to make any changes to your Ongoing Adviser Charges at this time, please instruct us using the Adviser Charge Instruction form.

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.

You can find the latest Key Information Document and relevant Investment Option Document(s) for this product on our website at pru.co.uk/pro-docs/POPB-OWC

For products closed before 1 January 2018, but can still be topped up, we don't provide these documents. So please see your Key Features Document for more information.

Completing the application form

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled. Please don't use correction fluid as this will invalidate your application. Please return this form to: **Prudential International Assurance plc, Stirling FK9 4UE.**

Questions about this form?

If you are an Adviser, please call our Adviser Centre on **0808 234 2200**. Lines are open Monday to Friday between 08:30 and 18:00.

If you are a Policyholder please speak with your financial adviser or call our Policyholder Service Centre on **0800 000 000**. Lines are open Monday to Friday between 08:30 and 18:00.

Our web addresses are **pruadviser.co.uk** for financial advisers and **pru.co.uk** for policyholders.

1 Details of your payment and Set-up Adviser Charge instructions

Name(s) of Bond Owner(s)

Bond number

In this Part you tell us how much you want to add to your Bond and if we are to pay any Set-up Adviser Charge to your adviser, on your behalf, for arranging this investment.

If you ask us to pay a Set-up Adviser Charge we will deduct it from your additional payment and it will not be included in the amount invested.

A. Total amount of additional payment (the amount you are sending to us)

£ minimum £2,500.

B. Set-up Adviser Charge (if any)

£ OR % of additional payment OR **NIL** (please tick)

C. Amount to be invested (your premium)

£

to be divided equally between all the policies in my Bond.

Adviser Charges Limits

We have limits which set out the maximum level of Adviser Charging which we will facilitate. The maximum level for a Set-up Adviser Charge is 5% of the single premium or £20,000 – whichever is lower.

Please ensure you complete all the boxes in this Part.

Note: Please make sure the amount shown at A) minus the amount shown at B) is equal to the amount shown at C). If there is any discrepancy, we will pay the amount specified at B) to your adviser and we will invest the net amount of A) minus B) into your Bond.

2 Source of funds

How to pay – you may pay by cheque or a telegraphic transfer made from your bank account. For telegraphic transfers please use the Prudential bank account details below.

Please use black ink. Write in CAPITAL LETTERS. Tick [✓] the appropriate boxes.

Account name

Prudential International Assurance (UK Branch) plc

Account number

4 1 3 5 2 2 2 9

Sort code

4 0 0 2 5 0

Branch name

HSBC Bank plc, Corporate Offices, London

For cheque payment, please make the cheque payable to:
Prudential International Assurance plc, UK Branch.

Your payment is being made by: (method and source)

Cheque. If the cheque is not drawn on your personal account, we may ask you to prove that the money belongs to you.

Mandatory field

Telegraphic Transfer/BACS

Please provide details of the account from which the payment has been drawn below:

Source of Funds

Name of Bank/Building Society

Account number

Sort code

Roll number (if applicable)

Account name

We may need additional information (eg, a certified copy of a bank statement) if payment is being made from an account other than that owned by the Bond Owner or where we cannot verify the name on the account provided.

SWIFT/BIC (if applicable)

IBAN (if applicable)

3 Taking a regular withdrawal

If you don't currently take, or don't wish to start taking regular withdrawals please go to Part 4.

Part A – Continuing, changing or starting withdrawals

Continuing withdrawals

Please note: If you are currently taking regular withdrawals and there are no revised instructions shown in the 'Commencing or changing withdrawals' section below, your regular withdrawals will continue and:

- if the withdrawals are for a fixed % of the total investment, then the amount will be increased in the future in line with the new additional investment, or
- if the withdrawals are for a fixed amount these will continue unaltered.

Commencing or changing withdrawals

Complete the following only if you wish to start or amend an existing withdrawal instruction

I/We wish to commence withdrawals please complete Part B, C and D

OR

I/We wish to amend withdrawals please complete Part B and C
(plus D if bank/building society details are also changing)

Part B – The amount

The following withdrawal limits apply:

- The minimum amount for each withdrawal payment, regardless of frequency, is £100.
- Withdrawals are taken equally from all the policies in the Bond.
- When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed 10% of the investment including additional investments.
- If your total withdrawals (including any Adviser Charges deducted from the Bond) exceeds the 5% tax deferred allowance in any Bond year (see the Key Features document for details), then you may be liable to an Income Tax Charge. It may also affect your entitlement to personal income tax allowances and/or certain tax credits. If you're not sure as to how your withdrawal will be taxed please speak to your financial adviser before submitting this request.
- Withdrawals are paid in £ Sterling.
- Where payments are made by Direct Credit or Telegraphic Transfer and we are unable to verify account ownership, we may require documentation to verify that the account is held in the name(s) of the policyholder(s). This can be provided by submitting a certified copy of a bank statement, or other suitable document, for the account to which funds are to be sent. **Payments can't be made until full Bank Account verification is confirmed.**

Payments will be made direct to your bank or building society. Please make sure that your account is able to receive direct credit payments.

I/We wish to receive £ each year OR % of my/our total investment each year

Part C – Frequency of Payments

Withdrawals should be paid at the following frequency.

- | | | |
|--|---|---|
| <input type="checkbox"/> Every month | <input type="checkbox"/> Every two months | <input type="checkbox"/> Every three months |
| <input type="checkbox"/> Every four months | <input type="checkbox"/> Every six months | <input type="checkbox"/> Every 12 months |

Please tick one choice.

Month and year you wish to start taking regular withdrawals.

Payment will be made on the 15th day of the month (or the next working day where the 15th is not a working day) and will usually reach your account within 5 working days.

3 Taking a regular withdrawal (continued)

Part D – Bank/Building Society details

Do you wish payments to be made to the account from which your original payment has been drawn (please note this account must be a UK bank account). No Yes

OR

If you would like payment(s) to be made to a different UK bank account in your name, please complete the details below.

Name of your Bank or Building Society

Bank/Building Society Address

						Postcode

Account number

Sort code

Roll number (if applicable)

Account name

If you wish to change this account, or request payment to a different account in the future, we may require additional identification/ verification documentation prior to any payment being made. This will also apply if any changes have been made to the account ownership.

We may need additional information (eg, a certified copy of a bank statement) if payment is being made to an account where we cannot verify the details of the account provided.

Please note that **all payments** (including partial and full withdrawals) will be made to the account specified unless otherwise advised. We are required to pay all the legal owners (except in the case of a Bond held in Trust), so any specified account must be in the names of all the legal owners. For cases with multiple trustees, payments must be made to an account in the name of at least one of the trustees, as a legal owner, with the authority of the other trustees.

4 Details of the Bond Owner(s)

Please answer all the questions below in respect of all Bond Owners.

First Bond Owner

Occupation/Nature of business

Annual income (including income from any pensions)/ Net annual turnover (not applicable to trustees)

Please provide details of your source of wealth.

For trustee applications, this should show the source(s) of the settlor's wealth and/or how the value of the assets of the Trust has been derived:

- | | | |
|--|--|--|
| <input type="checkbox"/> Savings from income | <input type="checkbox"/> Sale of investments | <input type="checkbox"/> Sale of house or land |
| <input type="checkbox"/> Inheritance or gift | <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Sale of business |
| <input type="checkbox"/> Retirement fund | <input type="checkbox"/> Other (please give details) | |

If there are more than two individual Bond Owners please photocopy this page and submit with this application form.

Please tick **all** applicable boxes.

4 Details of the Bond Owner(s) (continued)

Second Bond Owner

Occupation/Nature of business

Annual income (including income from any pensions)/ Net annual turnover (not applicable to trustees)

Please provide details of your source of wealth.

For trustee applications, this should show the source(s) of the settlor's wealth and/or how the value of the assets of the Trust has been derived:

- | | | |
|--|--|--|
| <input type="checkbox"/> Savings from income | <input type="checkbox"/> Sale of investments | <input type="checkbox"/> Sale of house or land |
| <input type="checkbox"/> Inheritance or gift | <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Sale of business |
| <input type="checkbox"/> Retirement fund | <input type="checkbox"/> Other (please give details) | |

If there are more than two individual Bond Owners please photocopy this page and submit with this application form.

Please tick **all** applicable boxes.

5 Declaration

I make payment to Prudential International Assurance plc, UK Branch for my additional investment by the method I have shown in Part 2 and I understand that a copy of this completed application and the Contract Conditions are available from Prudential International on request.

I declare that the information given in this application is true and complete to the best of my knowledge and belief.

For applications on, or after, 1 January 2018:

I confirm that I have read the Key Information Document, relevant Investment Option Document(s) or the Fund Managers own Key Investor Information Document(s) as appropriate for this product.

You should also read carefully any further documentation provided to you in future. If there is anything you do not understand please ask us for information.

Please make cheques payable to: **The Prudential International Assurance plc, UK Branch.**

All bank/building society 'counter' cheques must include reference to the name of the account from which the funds have been withdrawn. For example, 'The Prudential International Assurance plc, UK Branch – Re: Your name'. An incorrectly completed cheque may require us to return your application which is likely to affect the price of the assets purchased with your additional investment.

Adviser Charging

I authorise Prudential International to act upon my instructions regarding the facilitation of Adviser Charges (the 'Adviser Charge Instruction') whether specified here now or at any time in future. I understand that Prudential International 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 understand that where there is a difference between the Adviser Charge Instruction and the Adviser Charges agreed with my adviser firm, Prudential International will only facilitate payment in accordance with my Adviser Charge Instruction. I confirm that the Adviser Charge specified in my Adviser Charge Instruction is inclusive of any VAT due to my adviser at the prevailing rate from time to time. I 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 International will only alter my Adviser Charge following a new Adviser Charge Instruction or instruction from my adviser firm which sets out the new level of charges to be deducted. I understand that, with the exception of changes in the level of VAT, the Adviser Charge may not be increased without my explicit authority.

I agree that the Adviser Charge may be reduced or stopped by Prudential International or my adviser firm without my explicit authority.

I agree that where my adviser firm arranges for the services I have agreed with them to be provided by another adviser firm, I authorise Prudential International to amend my 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 International's Adviser Charge administration capability.

I confirm that I have discussed with my financial adviser the tax implications of my investment being net of any Set-up Adviser Charges, and also the tax implications of having my Ongoing Adviser Charge and/or any Ad hoc Adviser Charges deducted from the contract. I understand that deduction of any Ongoing Adviser Charge and/or any Ad hoc Adviser Charge will be treated as withdrawal from the Bond and that should the combined totals of my withdrawals (be they Adviser Charges, regular and/or one off withdrawals) in any Bond year exceed the 5% tax deferred allowance (see the Key Features document for details), then I may be liable to an Income Tax Charge. It may also affect my entitlement to personal income tax allowances and/or certain tax credits.

How we use your personal information

We, Prudential International Assurance Plc (**PIA**), take the privacy and protection of your personal information seriously. PIA will operate as the data controller in respect of the data we collect about you.

So we've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you, such as your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately, if you don't provide all of the information we require this may mean we are unable to provide our products and services to you.

5 Declaration (continued)

Part A – How we use your personal information and why

We, M&G plc* and our Business Partners**, will use the personal information you provide to us, together with other information, for the following purposes:

- › the administration of our products and services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
- › complying with any regulatory or other legal requirements
- › carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part B for more)
- › the provision of customer services – like to reply to a question, or tell you that something's changing
- › automated decision-making or profiling (see Part C for more)
- › keeping your information on record and carrying out other internal business administration.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used.

In addition, we M&G plc and our Marketing Partners***, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic or non-electronic means including by post, where you have consented us to do so. Please see Part G for further details.

Who we share your personal information with and why

We'll share your personal information within M&G plc and with our Business Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G plc, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the European Economic Area. These transfers will only be to countries in respect of which the European Commission has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, where appropriate safeguards have been put in place.

If you want to know more about these safeguards – like our use of the European Commission's Model Clauses which govern the transfer of information outside of the European Economic Area – further information is available on request.

We keep your personal information for a set amount of time

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

Part B – Reference checks

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

Any transfer of your personal information will always be done securely.

Part C – We may use your personal information to make automated decisions or profile you

We, M&G plc, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we'll provide you with further information at the appropriate time.

5 Declaration (continued)

Part D – Use of your sensitive personal information

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, we will only process such data as provided by your consent.

Part E – You're in control

When it comes to how we use your personal information, you've got the right to:

- › request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive). We shall respond as soon as reasonably possible and at the latest within 30 calendar days from the date of your request
- › in certain circumstances request that we move your personal information to another organisation if you want us to
- › request that we correct anything that's wrong, or complete any incomplete personal information
- › ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing
- › limit how we use your personal information or withdraw your consents you have given for the processing of your personal information (including consents to automated decision making)
- › object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests.
- › complain to a data protection authority or another independent regulator about how we're using it

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the '**Contact Us**' section.

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is PIA. PIA has also appointed a Data Protection Officer who can be reached at the details shown in the '**Contact Us**' section of this document.

We may monitor or record calls or any other communication we have with you. This will be for training, for security, or to help us check for quality.

Part F – Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- › our processing of their personal information and sensitive personal information (as we've explained in Parts A, B, C, and D above)
- › you getting any data privacy on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number provided in the '**Contact Us**' section of this notice before sending us anything.

Part G – Direct marketing

From time to time, we, M&G plc, our Business Partners and our Marketing Partners may like to contact you by electronic or non-electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential UK as they operate their own customer databases.

And if you change your mind, and/or you would like to opt-out of receiving direct marketing, it's easy to let us know. Just contact us at the details noted in the '**Contact Us**' section.

5 Declaration (continued)**Contact Us**

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at: Customer Service Centre
Prudential
Lancing
BN15 8GB

Call us on: 0800 000 000

Or visit: pru.co.uk

*M&G plc means any connected companies of PIA (including [The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and Prudential Financial Planning Limited, PGDS (UK ONE) Limited, Prudential Global Services Private Limited, M&G Investments Group and Prudential Corporate Pensions Trustee Limited]).

**Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

***Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

UK

I confirm that I make this application as a UK resident(s) for tax purposes or on behalf of a Trust that is UK resident for tax purposes or on behalf of a Company that is UK resident (as applicable) and I undertake to inform Prudential International if at any time during the life of the Bond I, the Trust or the Company (as applicable) can no longer be considered UK resident(s) for tax purposes.

The information given on this application form must be full and accurate. Please sign and date below to confirm the details provided (and any additional information you have supplied) are accurate and that you understand and agree to the statements made in this declaration.

5 Declaration (continued)

Signature(s) and Full Names of Bond Owners

Trusts

If the Bond is subject to trust, all trustees must sign.

Name

Signature

Date signed

D	D	M	M	Y	Y	Y	Y
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Name

Signature

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name

Signature

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name

Signature

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Where there are more than four Bond Owners please photocopy this page and submit with this application form.

6 Confirmation of Verification of Identity – Private Individual

To be completed by your Financial Adviser.

Introduction by a Financial Conduct Authority regulated firm – see explanatory notes below

Explanatory notes

1. A separate confirmation must be completed for each customer (eg, joint holders, trustee cases and joint life cases). Where a third party is involved, eg, a payer of contributions who is different from the customer, the identity of that person must also be verified, and a confirmation provided.
2. This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing customer of the introducing firm prior to the introduction of the requirement for such verification
 - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations
 - those whose identity has been verified using the source of funds as evidence.
3. This confirmation must carry an original signature, or an electronic equivalent.

1. Details of individual**Full name of Customer**

Current address

Postcode	

Previous address if individual has changed address in the last three months

Postcode	

Date of birth

D	D	M	M	Y	Y	Y	Y
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6 Confirmation of Verification of Identity – Private Individual (continued)

2. Confirmation

I confirm that:

- a) the information in part 6 above was obtained by me in relation to the customer
- b) the evidence I have obtained to verify the identity of the customer
- meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group

Please tick one

OR

- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

Name

Position

Signature

Date signed

3. Details of introducing firm (or sole trader)

Full name of Regulated Firm (or Sole Trader):

Financial Conduct Authority Reference Number:

Please ensure you complete the Adviser Checklist on page 11.

7 Confirmation of Verification of Identity – Corporate and other Non-Personal Entity

Introduction by a Financial Conduct Authority regulated firm – see explanatory notes below

Explanatory notes

- 'Relevant company registry' includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.
- This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing customer of the introducing firm prior to the introduction of the requirement for reach verification
 - those whose identity has not been verified by virtue of the application of a permitted exemption under the Money Laundering Regulations
 - those whose identity has been verified using the source of funds as evidence.
- This confirmation must carry an original signature, or an electronic equivalent.

Please ensure you complete the Adviser Checklist on page 11.

Full name of customer

Type of entity (corporate, trust etc.,)

Location of business (full operating address)

							Postcode

Registered office in country of incorporation

							Postcode

Registered number, if any (or appropriate)

Relevant company registry or regulated market listing authority

Name of Director (or equivalent)

Date of birth (if known)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name of Principal Beneficial Owner (25% or more or equivalent)

Date of birth (if known)

D	D	M	M	Y	Y	Y	Y
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Name of Principal Beneficial Owner (25% or more or equivalent)

Date of birth (if known)

D	D	M	M	Y	Y	Y	Y
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7 Confirmation of Verification of Identity – Corporate and other Non-Personal Entity (continued)

I confirm that:

- a) the information in part 7 above was obtained by me in relation to the customer
- b) the evidence I have obtained to verify the identity of the customer

Please
tick **one**

- meets the standard evidence set out within the guidance for the UK Financial Sector issued
- OR
- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Name

Position

Signature

Date signed

Adviser checklist – to be completed by Financial Adviser

Name of Registered Individual

Mandatory field

Email address of Registered Individual (Adviser)

If operating as an Appointed Representative, please insert your network's agency number.

The payment of Set-up Adviser Charge (if any) will be to the Adviser firm identified on the form.

Prudential Agency Number (eg. 012345x)

The Financial Conduct Authority requires us to record whether you gave advice.
Was advice given?

 No

 Yes

Have you completed the details in Part 1 covering investment details and
Set-up Adviser Charge Instructions.

 No

 Yes



pru.co.uk

Prudential International is a marketing name of Prudential International Assurance plc. Prudential International Assurance plc, UK Branch is registered in the UK as a branch of Prudential International Assurance plc and its registered address is 3 Sheldon Square, Paddington, London W2 6PR. Registration No. BR017106. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland, deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.