

# Flexible Investment Plan Application form

Retirement has more potential with

**PRUDENTIAL**



## Some important information before you start

To take out a Flexible Investment Plan you must be:

- › aged 18 or over
- › a UK resident
- › in the UK when you sign the document
- › able to invest at least £10,000 to start with.

Please read your key features document and have it with you when you fill in the form.

If you are covering one person for Death Benefit, that person must be aged from 3 months to 89 years.

If you are covering two people for Death Benefit and you want the plan to end:

- › when the first person dies, both people must be aged from 3 months to 89 years when you take out this plan
- › when both people have died, at least one person must be aged from 3 months to 89 years when you take out this plan.

## About filling in the form

- 1 Follow the instructions about who needs to fill in which sections.
- 2 If you need more space for your answers, fill in a separate continuation sheet, mark it with the section and question number and attach it to this form.
- 3 Please use black ink. Write in capital letters. Tick [ ✓ ] the appropriate boxes.
- 4 If you make a mistake, please cross out the mistake, and each owner must initial any changes. If you make a mistake on the cheque, you must countersign rather than initial any changes.

## About the form sections

**Section 1** is about the policy owner, and the lives assured (all applicants must fill in this section)

**Section 2** is about your investment (all applicants)

**Section 3** is about optional product features (applicants complete the options required, if any)

**Section 4** is the declaration (all applicants)

**Section 5** is for completion by the Financial Adviser only

## For example...

**If you are a single person investing, and your own life is being assured:**

- › complete Section 1.1 to 1.3 – first owner's details
- › all of Section 2
- › the options you require (if any) in Section 3
- › sign at Section 4.2
- › your Financial Adviser completes Section 5.

## Questions about this form?

Please speak with Chartwell on 01225 823 915 or call our Policyholder Service Centre on 0800 000 000.

Our web addresses are

**www.pruadviser.co.uk** for financial advisers and **www.pru.co.uk** for policyholders.

## When you have finished filling in the form

Please send this form and its attachments back to Chartwell Direct, Minerva House, Lower Bristol Road, Bath, BA2 9ER

Make any personal cheques payable to The Prudential Assurance Company Limited.

For bank and building society 'counter' cheques, please make payable to The Prudential Assurance Company Limited and clearly include your name on the payee line.

If you send a cheque or application form incorrectly filled in, we may have to return the application which could in turn affect the date on which your investment is made.

**1 Personal details (all applicants)**

About the owners of the plan

Please use black ink. Write in capital letters. Tick [✓] the appropriate boxes.

1.1 Fill in the details for the owners of the plan – the person or people taking out the plan.

First owner

Title

Mr  Mrs  Miss  Ms  Dr Other

First names

Surname

Gender

Male  Female

Date of birth

Phone number

Email address

Address

Postcode

For joint owners with different addresses, we send all future correspondence to the first owner.

Second owner

Title

Mr  Mrs  Miss  Ms  Dr Other

First names

Surname

Gender

Male  Female

Date of birth

Phone number

Email address

Address

Postcode

**Personal details (continued)**

## About the lives assured

1.2 Are the owners of the plan to be the lives covered on death?

 Yes → Go to 2 No → Go to 1.3

1.3 Fill in the details of the lives assured – the people to be covered for death benefit by the plan.

## First life assured

Title

 Mr  Mrs  Miss  Ms  Dr Other 

First names

Surname

Gender

 Male  Female

Date of birth

       

Relationship between the owner and the life assured

 Spouse  Co-habiting partner  Family member  Civil partnerOther\* 

*\*If you select 'Other', under UK Law you will need to demonstrate an 'insurable interest' at the time the plan is taken out. This exists where the owner derives a financial benefit from the continued existence of the life assured, or would suffer a financial loss if the person covered by the plan were to die.*

## Second life assured

Title

 Mr  Mrs  Miss  Ms  Dr Other 

First names

Surname

Gender

 Male  Female

Date of birth

       

Relationship between the owner and the life assured

 Spouse  Co-habiting partner  Family member  Civil partnerOther\* 

Now go to section 2 – About your investment



**2 About your investment (all applicants)**

**Details of the applicant**

2.1  I / We confirm that the funds for this application have not come from a full or part withdrawal from a Prudential or Prudential International investment in the last 12 months.

*If Prudential discover this to be incorrect, we may cancel your plan at any time. If we do, we will return your initial investment less any withdrawals.*

|  | First owner          | Second owner<br>(joint owner applications) |
|--|----------------------|--|
| 2.2 Occupation/<br>Nature of<br>business | <input type="text"/> | <input type="text"/>                       |

*This product is in the 'increased risk' category of the Joint Money Laundering Steering Group guidance. Questions 2.2. to 2.5 are required in order for us to meet our Money Laundering requirements.*

|                      | First owner                                  | Second owner<br>(joint owner applications)   |
|----------------------|--|--|
| 2.3 Annual<br>income | <input type="checkbox"/> 0 – £14,999         | <input type="checkbox"/> 0 – £14,999         |
|                      | <input type="checkbox"/> £15,000 – £29,999   | <input type="checkbox"/> £15,000 – £29,999   |
|                      | <input type="checkbox"/> £30,000 – £59,999   | <input type="checkbox"/> £30,000 – £59,999   |
|                      | <input type="checkbox"/> £60,000 – £99,999   | <input type="checkbox"/> £60,000 – £99,999   |
|                      | <input type="checkbox"/> £100,000 – £149,999 | <input type="checkbox"/> £100,000 – £149,999 |
|                      | <input type="checkbox"/> More than £150,000  | <input type="checkbox"/> More than £150,000  |

|   | First owner   | Second owner<br>(joint owner applications) |
|---|---|--|
| 2.4 Where will the funds for this investment come from? | <input type="text"/><br>For example, a UK bank account. | <input type="text"/>                       |

|                                  | First owner   | Second owner<br>(joint owner applications) |
|----------------------------------|---|--|
| 2.5 How did you raise the funds? | <input type="text"/><br>For example, saved from salary, inheritance, property sale, divorce settlement. | <input type="text"/>                       |

**About your investment payments and charges**

|                               |   |  |
|-------------------------------|---|--|
| 2.6 I/We would like to invest | £ <input type="text"/><br>Minimum investment £10,000.<br>Maximum investment £500,000 (including top-up payments). | The maximum investment applies to each plan and to all plans held by each owner.<br>The maximum investment figure does not apply to any growth on your plan. |
|-------------------------------|---|--|

*We may accept larger investments in some circumstances – contact your Financial Adviser for details.*

|                             |                                    |  |
|-----------------------------|------------------------------------|--|
| 2.7 I/We would like to pay: | <input type="checkbox"/> by cheque | Make your personal cheque payable to The Prudential Assurance Company Ltd.<br>If the cheque is not drawn on your personal account, we may ask you to provide evidence that the money is yours. |
|-----------------------------|------------------------------------|--|

*For bank and building society 'counter' cheques, please make payable to The Prudential Assurance Company Limited and clearly include your name on the payee line.*

**2 About your investment (continued)**

## About your investment payments and charges (continued)

**2.8 Charge option**

No Initial Charge

**2.9 My fund choice**

| Fund names            | %   |
|-----------------------|-----|
| PruFund Cautious Fund | 100 |
| Total percentage      | 100 |

**3 Your options (optional)****Death benefit**

**3.1** For joint life plans, would you like the death benefit paid when the last of the two people covered dies?

- Yes      *We will pay the death benefit for joint life plans on the second death, unless you tell us otherwise.*
- No

*Only people taking out a joint life plan should answer this question.*

**3.2** Would you like to take the Guaranteed Minimum Death Benefit – Return of Premium option?

- Yes      *This option guarantees that the payment on death is your total investment less any withdrawals. Check your key features document for more details.*
- No

**Regular withdrawals**

**3.3** Would you like to take a regular withdrawal from your investment?

- Yes → Go to 3.4
- No → Go to 4

**3.4** How much do you want to withdraw?

- › When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 7.5% of the full value of your plan, or if selected at the start of your plan, 7.5% of the total amount you paid in.
- › Starting regular withdrawals may affect your Annual Growth Reward.
- › The minimum payment is £50.

**Your options (continued)**

Please complete one of the following options:

I/We would like to take: £  per year

or  % of my / our initial investment each year

or  % of the value of my / our plan each year

See your key features document for more details.

**The frequency of your withdrawals**

3.5 I would like to receive payments: (please tick one of the options only)

- Every month
- Every three months
- Every four months
- Every six months
- Every twelve months

3.6 I would like regular withdrawals to start on:

This must be at least 30 days after the start of your plan.

Payments normally reach your account within 5 working days of your chosen date.

**Your account details**

3.7 Please fill in the details of the account you would like us to pay withdrawals into.

We pay directly to your bank or building society, so please make sure your account can accept direct credit payments.

Name of your bank or building society  Account name

Sort code       Account number

Address of bank or building society

Postcode

**4 Declarations**

The owners of this investment must read these declarations before signing the relevant section for their application.

4.1 I / We confirm that I / we have received and read the key features document for this plan. I / We declare the information given in this document is true and complete to the best of my /our knowledge.

**Your personal data**

The Prudential Assurance Company Limited, its group companies\* and its business partners will use your information together with other information for administration, credit decisions, customer services, marketing and profiling your purchasing preferences. We will pass your information to them (including our service providers and agents) for these purposes. If you are a joint applicant, we will also pass your information to the other joint applicant/s.

For certain products, we may search the files of credit reference agencies that will record any credit searches on your file. This is to help us make credit decisions about you, to prevent fraud, to check your identity and to prevent money laundering. We may disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money-laundering prevention and occasionally for tracing debtors. This information may be used to recheck these purposes. We will pass your information to any legal or regulatory body if required to do so.

For certain products, we will need to process sensitive personal data such as health data. It may also be necessary, for the above purposes, to transfer your information to countries that provide a different level of data protection from the UK.

In such circumstances, we will put a contract in place to ensure your information is protected. By completing and submitting this form, you consent to us processing your sensitive data and to the processing mentioned above.

You have a right to obtain a copy of your personal information (for which we may charge a fee) and to have any inaccuracies corrected by writing to:

The Information Risk & Privacy Team  
The Prudential Assurance Company Ltd  
3 Sheldon Square, London, W2 6PR.

To make sure we follow your instructions correctly and to improve our service to you through training of our staff, we may monitor or record communications.

**Acting on someone's behalf?**

When giving us information about another person, you confirm that they have appointed you to act on their behalf. This includes providing consent to:

- the processing of their personal and sensitive data
- receive any data protection notices on their behalf
- receive marketing information as indicated.

*\*Prudential Assurance Company Limited is part of the Prudential group of companies which at the time of printing includes Prudential UK & Europe, the M&G Investments Group, Prudential Corporation Asia, Jackson National Life and PPM America Inc (indirect wholly owned subsidiary).*

**Your marketing choices**

We would like to contact you to keep you updated with information on our products and services by phone, email or post.

If you do not want us to contact you, please tick this box.

A copy of the Flexible Investment Plan terms and conditions and the completed application form are available on request.

4.2 I/We have read and understood the declarations in 4.1. I/We make the application for a policy(ies) of life assurance on the life/lives described in Personal Details (1.2 & 1.3) and request that the policy(ies) be issued to me/us. I/We request that any amount payable under the policy(ies) be paid to me/us, or in the event of death, to my executors or administrators (or the survivor of us if joint owned or the executors or administrators of the last to die).

|                    | First owner   | Second owner  |
|--------------------|---|---|
| <b>Signature</b>   | <input type="text"/>  | <input type="text"/>  |
| <b>Date signed</b> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

**5 Financial Adviser's / Investment Broker's confirmations**

Your commission

5.1 Please indicate your commission requirements. If you would like Initial and Renewal commission, please tick both boxes.

Initial commission  %

Renewal commission

If you have rebated your commission please tick one box to indicate how you would like it rebated:

to increase the premium on a 1:1 basis

Please enter any other instructions here

  


*Initial commission is the amount you require after allowing for rebate.*

Adviser checklist

5.2 Please make sure you have done everything on this checklist. I have:

attached the illustration

If you cannot attach the illustration, please enter the illustration reference number here

filled in/attached relevant supplementary forms

attached any relevant continuation sheets

attached written details of any extra verification evidence

signed the form

enclosed a cheque

*Tick the box if relevant to the application*



[www.pru.co.uk](http://www.pru.co.uk)