



# Application Form

(Not for use in the United Kingdom)

## Notes to help you

This form should only be used for applications for the Portfolio Account and Portfolio Account (Capital Redemption option), issued by Prudential International Assurance plc ("Prudential International")

**If you wish to appoint one or more Discretionary Asset Managers, please ensure you complete a Discretionary Asset Manager nomination form (DPBF10048) for each one.**

This form is divided into sections. **Notes** are provided at the end of each section to help you to complete the section.

If you have any queries while completing this application please speak to your Financial Adviser or call 0808 234 2200 where an operator will be happy to help – calls may be recorded or monitored for quality, staff training, dispute resolution and/or security purposes.

Please use black ink and write in CAPITAL LETTERS or tick as appropriate. Any corrections must be initialled – do not use correction fluid as this will invalidate your application.

Please send the completed form to **Prudential International, Stirling FK9 4UE**.

A checklist is provided below to help ensure that all relevant sections have been completed. Failure to provide all relevant information will result in a delay in this application being processed.

Please read the Key Features document before completing this application.



These signs will direct you to the next relevant sections you need to complete.

### Please select

**Bond structure:** (tick one box only)

Life Assured option

Capital Redemption option

(not available to UK companies)

☐
☐

### Discretionary Asset Manager

Are you appointing a Discretionary Asset Manager?

Yes

☐

No

☐

## Ownership details

Please indicate type of investment, and only select one of Section 1, 2 or 3:

**Personal investment** (including Gift Trust)

☐


Go to Section 1

**Trust/Trustee investment**

(including all Trusts, SIPP and QROPS investments)

☐


Go to Section 2

**Company investment**

☐


Go to Section 3

## Applicant checklist

Section 1 – Tax Residency questions have been answered in full.

☐

Section 2 & 3 – Please also complete the Tax Residency Self-Certification Form INV11804

☐

Section 1, 2 or 3 – has been completed and the Declaration of beneficial ownership (in section 10) has been completed (if applicable).

☐

Section 4 – has been fully completed. Part 4c is required under Anti-Money Laundering Requirements. Part 4e must have a charging option selected. Part 4f must be signed by the person providing future investment instructions.

☐

Section 5 – has been completed. If any parts are left blank, defaults will apply as shown in this section.

☐

Section 6 – has been completed.

☐

Section 7 – Sedol numbers have been quoted where required. If selecting one or more Discretionary Asset Managers, please ensure you complete a Discretionary Asset Manager nomination form (DPBF10048) for each.

☐

Section 8 – has been completed if regular withdrawals are required.

☐

Section 9 – has been fully completed for the appropriate life/lives assured. **Not applicable if Capital Redemption option selected.**

☐

Section 11 – declaration of residence outside Ireland has been fully completed and signed.

☐

Section 12 – has been completed and signed by the applicant(s).

☐

## Section 1 – Personal investment

How many applicants are applying for the bond?<sup>1</sup>

**One applicant** (Complete Part A only below) ☐

### Part A – First (or only) Applicant

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address (your habitual residence)

Postcode

Correspondence address

Postcode

Telephone number

Email address

Date of birth

D	D	M	M	Y	Y	Y	Y
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Sex

Male ☐ Female ☐

Nationality

Please list the country or countries in which you are resident for tax purposes together with any tax Identification Number(s) (TIN), if relevant<sup>3</sup>

Country/Countries of tax residence	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents ☐

If there is another reason why a TIN is not available, please state here:

If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

Profession (If retired also state previous profession.)

If retired how long have you been retired?

Job title including industry

Do you have any policies with Prudential International?

Yes ☐ No ☐

Policy number(s)

### Notes

<sup>1</sup> Please note we cannot accept an application from anyone who is under 18 years old.

<sup>2</sup> If there are two applicants, we will issue the bond in their names as joint owners (in other words, as joint legal owners of the bond).

<sup>3</sup> If you do not know your country of tax residence, please ask your Financial Adviser.

**Two applicants<sup>2</sup>** (Complete Parts A & B below) ☐

### Part B – Second Applicant

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address (your habitual residence)

Postcode

Correspondence address

Postcode

Telephone number

Email address

Date of birth

D	D	M	M	Y	Y	Y	Y
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Sex

Male ☐ Female ☐

Nationality

Please list the country or countries in which you are resident for tax purposes together with any tax Identification Number(s) (TIN), if relevant<sup>3</sup>

Country/Countries of tax residence	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If no TIN has been supplied, tick this box if this is because the country of tax residence does not issue TINs to its residents ☐

If there is another reason why a TIN is not available, please state here:

If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

Profession ( If retired also state previous profession.)

If retired how long have you been retired?

Job title including industry

Do you have any policies with Prudential International?

Yes ☐ No ☐

Policy number(s)



**Go to Section 4.**

## Section 2 – Trust/Trustee investment

### 2. Questions about the Trust

1. What is the name of the Trust?

2. What is the country of tax residence of the Trust?

**Please ALSO complete the Tax Residency Self-Certification Form – INV11804 and submit with this application**

3. What name do you want us to use for Trust correspondence?

4. What address do you want us to use for the Trust correspondence?

Postcode

5. Do any of the Trustees already have any policies with Prudential International?

Yes ☐ No ☐

This includes any policy a Trustee may own personally as well as any policy a Trustee may own in a Trustee capacity.

Please include policy numbers below.

6. Do the Trustees' investment powers permit the proposed investment into a bond?\*

Yes ☐ No ☐

7. Do any of the beneficial owners of the trust<sup>4</sup> have an interest of 25% or more of the trust's assets? If **yes**, please provide full details of beneficial owners in section 12

Yes ☐ No ☐

\* We cannot accept the application if the Trustees' investment powers do not permit investment into a bond.

**2(a) Trustee details – If a company is acting as a Trustee, please complete the Trust Company section below.**

#### 1st Trustee:

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address (your habitual residence)

Postcode

Country:

Full name of company

#### 2nd Trustee:<sup>5</sup>

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address (your habitual residence)

Postcode

Country:

Registered office address

Postcode

#### Notes

<sup>4</sup> A beneficial owner could be an individual beneficiary, a settlor of the trust or, where a corporate body is a beneficiary or settlor, a person who controls that corporate body and/or has an interest of 25% or more.

<sup>5</sup> If there are additional Trustees, please photocopy Section 2, complete and send in with this application

## Section 2 – Trustee investment – continued

### 2(b) Trust Company – complete this section if a company is acting as a Trustee of the Trust.

Company number

Country of incorporation

Reference number (if a designated body)

Telephone number

Fax number

E-mail address

### The Trust Company Officers – this information must be provided in full.<sup>6</sup>

Surname

Full forename(s)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Position in the company

Surname

Full forename(s)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Position in the company

#### Notes

- <sup>6</sup> If any other officers in the Trust Company are likely to be dealing with policy transactions in future, please give details (including signatures) on a separate sheet.

 **Go to Section 4.**

## Section 3 – Company investment

Full name of company

Registered office address

Postcode

Country:

Address for correspondence

Postcode

Country:

Company number

Country of incorporation

Country of tax residence

**Please ALSO complete the Tax Residency Self-Certification Form – INV11804 and submit with this application**

Number of registered directors

Reference number (if a designated body)

Do any of the beneficial owners of the Company have an interest of 25% or more of the Company's assets? If **yes** please provide full details of beneficial owners in section 10.

Yes ☐ No ☐

Telephone number

Fax number

E-mail address

### Section 3 – Company investment – continued

Does the company already have any policies with Prudential International?

Yes ☐ No ☐

Policy number(s)

**Note:** A beneficial owner could be an individual beneficiary, including the beneficiary of a SIPP, where a corporate body is a beneficiary or settlor, a person who controls that corporate body and/or has an interest in it of 25% or more.

#### Authorised Signatories for correspondence – this information must be provided in full.<sup>7</sup>

Surname

Surname

Full forenames

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Position in the company

Position in the company

#### Notes

<sup>7</sup> The persons named must have the authority of their company to make this application. If additional officers of the company are likely to be dealing with policy transactions in the future, please attach an Authorised Signatory list with this application (full name, position in company and specimen signature).

Normally for any policy transactions we will require instructions to be signed by two Authorised Signatories of the company. If the company wants us to operate on a different basis, please notify us accordingly.

 **Go to Section 4.**

### Section 4 – Investment & Payment details, source of Funds and Origin of Wealth

#### Part A<sup>8</sup>

Number of policies required: (Standard 20, maximum 100)

#### Part B

Amount of your payment (Minimum £50,000 or currency equivalent)

Currency of your payment

UK £ ☐

US \$ ☐

Euro € ☐

Other (please specify)

**Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.**

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

Own  
account

➤ Telegraphic transfer (to be remitted by your bank)

☐

➤ Cheque (payable to Prudential International)

☐

➤ Bankers draft (payable to Prudential International)

☐

#### Notes

<sup>8</sup> You can choose to have your bond issued as one policy or as a group of policies (up to a maximum of 100). We will issue the bond as 20 policies unless you tell us here how many you wish to have.

## Section 4 – Investment & Payment details, Source of Funds and Origin of Wealth – continued

If your payment is being made by telegraphic transfer or bankers draft, please provide details of the account from which the payment has been drawn below. Please note that the source of funds must be an account held in the name of the applicant(s).

Name of bank or building society

Account name

Address

Postcode

Account number

Sort code

IBAN

SWIFT-BIC

### Part C – Source of your payment/Origin of wealth

The following information is required under Anti-Money Laundering Regulations to safeguard against unlawful investment. We may need to request additional information such as personal identification and address verification to comply with our legal and regulatory obligations. Please complete (i) and (ii) below.

(i) Bank or building society deposit ☐

### Part D – Origin(s) of wealth

Borrowings, investment income, sale of property, sale of other investments *(please specify)*

Other *(please specify)*

(ii) Territory your payment was made from:

UK ☐

Other EU Country ☐

Other *(please specify)*

### Part E – Your selected charging option

Please choose **ONE** option only.

Establishment Charge Option

☐

Ongoing Charge Option – Establishment version

☐

Initial Charge Option

☐

Ongoing Charge Option – Initial version

☐

### Part F

Are you nominating a Fund Adviser?

Yes ☐ No ☐

If **yes** please complete the Fund Adviser Appointment form (DPBF10012).

Please note that you cannot nominate a Fund Adviser for assets managed by a Discretionary Asset Manager.

## Section 4 – Investment details – continued

If you wish to nominate someone other than a Fund Adviser or Discretionary Asset Manager to provide investment instructions on your behalf please complete the details below.

Name	Telephone number
<input type="text"/>	<input type="text"/>
Address	Fax number
<input type="text"/>	<input type="text"/>
<input type="text"/>	
Postcode	E-mail address
Country	<input type="text"/>

Signature (of person named above providing future investment instructions)

Date

D	D	M	M	Y	Y	Y	Y
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## Section 5 – Selected currency or currencies<sup>9</sup>

### Part A – Selected currency or currencies<sup>9</sup>

You can choose to use different currencies for different aspects of your bond. Please complete 1 or 2 below to indicate how the bond is to be set up. **Currency conversion does not take place until the contract issues. There is no guarantee of the conversation rate.**

1. One currency for all aspects<sup>10</sup>

UK £ ☐ US \$ ☐ Euro € ☐ Other

OR

2. Different currencies – all boxes must be completed.<sup>11</sup>

(a) Base Fund Currency – The currency we use for valuing the bond

UK £ ☐ US \$ ☐ Euro € ☐ Other

(b) Cash-In Benefit Currency – For payment of any cash-in benefits, including regular withdrawals you may take

UK £ ☐ US \$ ☐ Euro € ☐ Other

(c) Death Benefit Currency – For payment of death benefit (Life/Lives assured option only)

UK £ ☐ US \$ ☐ Euro € ☐ Other

(d) Maturity Benefit Currency – For payment of maturity benefit (Capital redemption option only)

UK £ ☐ US \$ ☐ Euro € ☐ Other

### Notes

<sup>9</sup> If this section is left blank we will assume UK £ for all aspects. Once chosen the Base Fund Currency cannot be changed.

<sup>10</sup> Complete if you wish to choose one currency to apply for all aspects of your bond.

<sup>11</sup> Complete if you wish to select different currencies for different aspects of your bond.

## Section 6 – Valuation statements

Please identify who is to receive the valuation statements

The policyholder(s)	<input type="checkbox"/>	Other (please specify)
The Fund Adviser	<input type="checkbox"/>	<input type="text"/>
The Financial Adviser	<input type="checkbox"/>	

## Section 7 – Investment instructions

Please complete the table below in block capitals<sup>12</sup>

The information requested in each column must be provided in full, otherwise the issue of your bond and investment into your chosen funds may be delayed. Before completing please refer to Part 2 of the Declaration on page 14.

If you are appointing one or more Discretionary Asset Managers, please complete a Discretionary Asset Manager nomination form (DPBF10048) for each one.

Fund manager/ Discretionary Asset Manager name	Full name of fund and/or Discretionary Asset Manager currency	SEDOL number/ ISIN** (we cannot invest in your chosen funds without this information)	Type of units required** (Accumulation/Income Distribution/Income Reinvest)	%* of the total payment into the fund
	Deposit Account (Sterling Cash Deposit Fund) <sup>13</sup>	B2Q8X24		%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
* To two decimal places.				<b>Total</b>
				<b>100%</b>

\*\* Not required for investments with a Discretionary Asset Manager

Please note that Prudential International will aim to meet investment deadlines on a best endeavours basis, but if there are any outstanding items which prevent the issue of your bond this will impact on the purchase of your investment. Prudential International will not be responsible for any loss should such a delay occur.

If you have chosen to appoint one or more Discretionary Asset Managers for part or all of your bond, Prudential International will forward the invested amount to the Discretionary Asset Manager(s) on receipt of their signed acceptance of your investment, as noted in the Discretionary Asset Manager nomination form, and on issue of your bond.

### Notes

**12** Please give details of the funds you wish to choose. Where appropriate, please show whether you require units of the Offshore or Onshore fund and the type of units required. If you wish to invest in more than 15 funds please photocopy this page, complete the photocopied page and send it with this application.

**13** You have the option to invest in the Deposit Account. We use this Account to meet your withdrawal requests and product charges. If the Deposit Account cannot meet charges or withdrawal requests an additional charge will be incurred.  
**IMPORTANT – PLEASE NOTE:** It is important for your Deposit Account to have a positive balance, particularly if you are going to write the bond under a Loan Trust or a Discounted Gift Trust.

## Section 8 – Regular withdrawals

Please read the Key Features document when completing this section. **14, 16**

Minimum payment £500 per transaction (or currency equivalent)

1. I/We wish to receive  every year (please specify a monetary amount and currency)
2. Payable at these intervals: Every month ☐ Every three months ☐ Every four months ☐ Every six months ☐ Every 12 months ☐

Regular withdrawal amounts can only be taken from a Deposit Account or assets managed by a Discretionary Asset Manager. If you have appointed one or more Discretionary Asset Managers, please detail below where you want your regular withdrawal payments to be funded from. If you do not give us this information we may not be able to pay your regular withdrawals.

Discretionary Asset Manager name	Deposit Account/ Discretionary Asset Manager currency	Amount
	Deposit Account	
Total		

Please note that the total amount in the table must equal the yearly amount entered in 1. above.

3. Date you wish regular payments to start **15**         (must be at least 30 days after the start of your bond)

**Payment Method – please select one of 4, 5 or 6**

4. **For regular withdrawals it is Prudential International's policy to transfer funds electronically to your bank account. Payments being made to locations outside of Europe and the UK in currencies other than Euro € and UK £ will be made by telegraphic transfer.**

Name of bank

Account name

Address

  
  
  
 Postcode

Account number

Sort code

 -  - 

IBAN

SWIFT-BIC

Country:

5. **For payments by cheque – only where Direct Credit is not available and the payment does not exceed £5,000, US \$5,000 or Euro €5,000**

Name of payee(s)

Address payment to be sent to

  
  
 Postcode

### Notes

- 14** We will only continue to pay regular withdrawals while sufficient unit value remains in the bond.

All regular withdrawals will be taken equally from all policies in the bond.

- 15** Normally we make the first payment at the end of the period you choose, for example, monthly payments start a month after the bond is set up. Only enter a date if you want your withdrawals to start later. Regular payments will usually reach your account within five working days of the date you have chosen.

- 16** For all payments by Direct Credit or Telegraphic Transfer, Prudential International requires 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.

We will require certified personal identification and address verification for any joint account holder in order to comply with all legal and regulatory obligations.

**Payments cannot be made until full Bank Account verification is received.**

## Section 8 – Regular withdrawals – continued

### 6. For payments by Telegraphic Transfer<sup>16</sup>

Prudential International will make a charge for every payment by Telegraphic Transfer. In addition, banks including the recipient bank may levy further charges.

Name of bank or building society

Account name

Address

Postcode

Account number

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Sort code

			-			-		
--	--	--	---	--	--	---	--	--


IBAN

SWIFT-BIC

Country:

**Payments cannot be made until full Bank Account verification is received.**

## Section 9 – Person(s) to be covered by the bond


 If you have selected the Capital Redemption option you do not need to complete this section. **Please go to Section 10.**

The bond can be used to cover the lives of up to 10 people<sup>17</sup>

1. Please show which applicant(s) from Section 1 is/are to be covered by the bond: *(please tick)*

First (or only) ☐ Second ☐

If more than one applicant is to be covered by the bond, please state relationship between applicants:

 If only the applicant(s) from Section 1 is/are to be covered by the bond, **please go to Section 10.**

2. Person(s) to be covered by the bond who are not Applicants.

If anyone is to be covered by the bond in addition to or instead of the Applicants, please complete the rest of this Section. Please note that naming a person as a person to be covered by the bond does not of itself give that person any financial right or interest in the bond.

### Person(s) to be covered by the bond (if applicable)

Surname

Forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Sex Male ☐ Female ☐

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Relationship to Applicant<sup>18</sup>

Surname

Forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Sex Male ☐ Female ☐

Date of birth 

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

Relationship to Applicant<sup>18</sup>

### Notes

<sup>17</sup> If necessary please photocopy this page, complete and send in with this application. Each person to be covered must be aged three months or over. Where there is more than one person to be covered by the bond, at least one of them must be under 90.

<sup>18</sup> The relationship between and/or to the Applicants should be completed by reference to the following:

**Personal investment** – You can include your family as named lives assured. Please indicate the relationship of each life assured to you, for example, "husband", "wife", "son" or "daughter".

**Trust/Trustee investments** – Please indicate the status of each life assured in relation to the Trust, for example "Beneficiary", "Settlor" or "Trustee".

**Company investments** – Please indicate the status of each life assured in relation to the company, for example "Director", "Chairman", "Employee" or "Shareholder".

## Section 10 – Beneficial owner details<sup>19</sup>

Please list ALL individuals with an interest of 25% or more of the asset.

Failure to provide all requirements will result in a delay in your application being processed

### First or only beneficial owner<sup>20</sup>

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address

Country
Postcode

Date of birth

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

Holding % (whole % only)

Capacity

(eg: director, settlor, beneficiary, trustee)

### Second beneficial owner (if applicable)

Surname

Full forenames

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Address

Country
Postcode

Date of birth

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

Holding % (whole % only)

Capacity

(eg: director, settlor, beneficiary, trustee)

Please provide details as follows:

#### Non-corporate trusts

- Each individual named beneficiary of the trust entitled to an interest of 25% or more of the trust assets
- Settlers of the trust – individuals who have acted as Settlor in the creation of the trust

#### Corporate trusts (including QROPS providers)

- Each individual named beneficiary of the trust entitled to an interest of 25% or more of the trust assets
- Where the beneficiary is not an individual, i.e. it is a corporate body, any individual who controls that corporate body and/or has an interest in it of 25% or more.
- Settlers of the trust – individuals who have acted as Settlor in the creation of the trust
- Where the Settlor is not an individual, i.e. it is a corporate body, any individual who controls that corporate body and/or has an interest in it of 25% or more.

#### Notes

<sup>19</sup> Prudential International Assurance plc requires this information so that we can meet our legal and regulatory obligations. We have a requirement to identify and verify those persons or entities that are beneficial owners of a trust, nominee holding or other arrangement that has applied for a bond. A beneficial owner is a person or entity that has an interest of 25% or more in the bond.

<sup>20</sup> If there are more than two beneficial owners with an interest of 25% or more, please photocopy this page, complete and return with the application.

We will require "documents verifying" address and personal identification for all beneficial owners with an interest of 25% or more

## Section 11 – Residence definitions and declaration of residence outside Ireland

**Each** Applicant must read these definitions and then complete the Declaration.

**Important** Irish "Exit" Tax may be applied to the bond (for example on payments from the bond) if this Declaration is not completed.

### Residence definition – company

A company which has its central management and control in Ireland (the State) is resident in the State irrespective of where it is incorporated. A company which does not have its central management and control in Ireland but which is incorporated in the State is resident in the State except where:

- the company or a related company carries on a trade in the State, and either the company is ultimately controlled by persons resident in EU Member States, or resident in countries with which the Republic of Ireland has a double taxation treaty, or the company or a related company are quoted companies on a recognised Stock Exchange in the EU or in a tax treaty country, or
- the company is regarded as not resident in the State under a double taxation treaty between the Republic of Ireland and another country.

It should be noted that the determination of a company's residence for tax purposes can be complex in certain cases and declarants are referred to the specific legislative provisions which are contained in section 23A Taxes Consolidation Act 1997.

### Residence definition – individual

An individual will be regarded as being resident in Ireland for a tax year if s/he either:

- spends 183 days or more in the State in that tax year, or
- has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at any time during that day.

### Ordinary residence definition – individual

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which s/he is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2008 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 2011.

### Declaration of residence outside Ireland

Policyholders and trustees resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I/We\* declare that (\*Delete as appropriate)

- I/We\* have read the explanation of the terms detailed in the note entitled "residence definitions" above.
- I am/We are/The Company is\* the policyholder in respect of which this declaration is being made.
- I am/We are/The Company is\* not resident or ordinarily resident in Ireland.

If you are making this declaration whilst in the process of setting up your policy, setting up a series of regular withdrawals or making a first partial encashment:

- I/We/The Company\* hereby undertake(s) to inform Prudential International of any change in my/our/the Company's\* country of residence during the life of the policy.

## Section 11 – Residence definitions and declaration of residence outside Ireland – continued

Name

Capacity in which declaration is made  
(e.g. Applicant, Company Secretary)

Principal place of residence/address of policyholder(s)/registered office address of company:

Postcode

Country:

Signature(s) of policyholder(s) or authorised signatory:

Date of this declaration:

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

Name

Capacity in which declaration is made  
(e.g. Applicant, Company Secretary)

Principal place of residence/address of policyholder(s)/registered office address of company:

Postcode

Country:

Signature(s) of policyholder(s) or authorised signatory:

Date of this declaration:

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

If there are more than two applicants or trustees please photocopy this declaration, complete and send in with this application.

This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish Law to make a false declaration.

This declaration must be signed by policyholders and trustees who are neither resident nor ordinarily resident in Ireland or by personal representatives signing on behalf of deceased persons. Where the policyholder is a company, the declaration must be signed by the company secretary or such other authorised officer. It may also be signed by a person who holds power of attorney from the policyholder. A certified copy of the power of attorney should be enclosed with this declaration.

 **Go to Section 12.**

## Section 12 – Declaration

### 1. Confirmation by each applicant

This Application should be read and the Declaration signed by the person(s) who is/are to own the bond.

Please read the key features document as this will provide you with important information regarding the key risks and benefits of the product(s) to help you make a decision. You can get this from your Financial Adviser.

For your own benefit and protection, you should read carefully the documentation provided before signing this form. You should also read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask your Financial Adviser for further information.

You must be aged 18 or over to be the owner of the bond.

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application, including information given in section 10 regarding beneficial owner(s), is true and complete to the best of my knowledge and belief.
- b) I have not concealed or omitted any material facts (and to the best of my knowledge and belief no other person involved in this application has concealed or omitted any material facts).
- c) I will notify you of any material facts I become aware of before the contract starts.
- d) I have read the warning regarding material facts on page 15 and I understand that failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void.
- e) I understand that any additional payments made into the bond will be invested on the same basis as the initial payment unless otherwise stated and agreed.
- f) I understand that a sole applicant, or, if there is more than one applicant, any one of the applicants, has the right to cancel the contract within 30 days of receiving the cancellation notice.
- g) I acknowledge and accept that for personal investments, Prudential International will take my country of tax residence as my residence for any obligatory tax reporting/paying purposes.
- h) I acknowledge and accept that for Trust/Trustee investments, Prudential International will take the country of tax residence of the Trust as the residency of the Trust for tax reporting/paying purposes.
- i) I acknowledge and accept that for company investments, Prudential International will take the country of tax residence as the company's country of residence for tax reporting/paying purposes.
- j) I authorise Prudential International and all other companies in the Prudential Group to provide details of all data (including personal data) disclosed by me in conjunction with my application for a policy, to any regulatory, tax or revenue authority and as otherwise required by law.
- k) I will notify Prudential International if I change the country in which I reside, if the rights conferred by the contract come to be held subject to a Trust, or are transferred to another individual or body.
- l) as a consequence of my investment and where applicable, I authorise and direct Prudential International to pay on my behalf all taxes, levies and other similar payments payable to my home country's taxation and revenue authorities from the funds from which the bond derives its value, which I acknowledge will result in a corresponding reduction in the value of the bond. I confirm that I have sought taxation advice in the country in which I am resident unless I consider my personal knowledge is such that I do not have to do so.
- m) I understand that a copy of the terms and conditions, and the completed Application Form, are available on request.
- n) I understand calls may be recorded or monitored for quality, staff training, dispute resolution and/or security purposes.
- o) I acknowledge and accept that the validity, construction and performance of any contract entered into between Prudential International and myself shall be governed by English Law and that any dispute arising under or in connection with the contract shall be subject to the exclusive jurisdiction of the English Courts to which I hereby submit.
- p) each person to be covered by the bond consents to this application (and/or the consent of a parent or guardian has been given for any person to be covered by the bond who is under 18 or otherwise lacks legal capacity).

### 2. Investment notice

Some funds and investments may be subject to very high risk – including the possible loss of your total investment – and may be subject to extremely wide and sudden fluctuations in value either upwards or downward.

You and/or your investment adviser have selected funds and investments to which your bond will be linked. You must ensure that you are fully aware of the details of these funds and investments to ensure that you are aware of the risks involved. In addition to the risks inherent in the underlying assets, funds and investments may be subject to additional risks from exchange matters, withholding taxes or political and economic issues. Some funds and investments can be relatively illiquid which can at points in time negatively affect investment and redemption values. Some funds and investments have the ability to utilise many different and varying investment strategies and techniques, some of which may carry theoretically unlimited risk of loss. Some funds and investments may use gearing or similar mechanisms, which may amplify upward and downward investment movement. This can provide additional relative potential for gain but may similarly provide an additional relative potential for loss including immediate and substantial loss. Some funds and investments may levy fees or other charges on redemption or there may be restrictions regarding redemption. Some funds and investments may not be subject to any level of investor protection or regulation. Equally, some funds and investments may not be subject to any form of UK FCA recognition, or authorisation or operate from UK FCA designated territories. Funds and investments may or may not be authorised or regulated in non-UK jurisdictions and the nature of any such authorisation or regulation will be determined totally by the nature of the regulation prevailing in the relevant jurisdiction.

#### Personal Portfolio Bonds ("Highly Personalised Bonds")

Prudential International Assurance plc will not provide bonds that would be classified as Personal Portfolio Bonds under the relevant UK legislation. Such bonds are subject to a recurring notional and "arbitrary" annual chargeable gain, which can give rise to a substantial recurring annual personal UK tax liability. You and your advisers are totally responsible for ensuring that any selected funds and investments are not of a nature that would cause your bond to be classified as a Personal Portfolio Bond, if you are or become a UK resident. If a selected fund or investment is of a nature or becomes of a nature (as fund make-up and/or legislation can change) whereby your bond is or becomes so classified, that fund or investment must be terminated immediately and either switched or cashed in and you alone will be responsible for any tax charge.

### Declaration

I/We confirm that I/we have read and understood the prospectuses and associated documents of all funds and investments associated with this bond application and am/are aware of the nature of the investment and risks involved. I/We confirm that to the best of our knowledge the funds and investments selected are not of a nature that would cause my/our bond to be classified and taxed as a Personal Portfolio Bond ("highly personalised bond") under the relevant UK legislation.

### 3. Storing and using your information for each applicant

Prudential International Assurance plc is the data controller for the purposes of the Data Protection Acts, 1988 and 2003 (as amended) (Acts). By signing below you indicate your consent to Prudential International Assurance plc and its service provider, Capita Life & Pensions Services (Ireland) Limited which forms part of the Capita Group, companies within the Prudential Group\* and its business partners holding, processing and using your information in order to decide upon your application for a life assurance policy (including any renewals or new life assurance products) and for administration, customer services, marketing and profiling your purchasing preferences, management, risk assessment, research and statistical analysis and marketing purposes. For Tax residency and Tax Identification numbers, this information is collected for the sole purpose of sharing with any current or future Inter-governmental agreements required under Irish legislation.

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 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 decisions about you and the people with whom you are financially associated, for fraud prevention, money-laundering prevention and occasionally for tracing debtors.

The information may be used to recheck these purposes. We will pass your information to any legal or regulatory body if required to do so.

Prudential International Assurance plc and companies within the Prudential Group\* may use your information to inform you (including by telephone) of other products and services offered by them, or, we will not send you any information if the box below is ticked:

I do not wish to be contacted

☐

You have a right to apply for a copy of the information held by us about you (for which a small charge, not exceeding €6.35, may apply) and you have a right to have any inaccuracies in your information corrected. Please send your request in writing to the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland. We shall respond as soon as reasonably possible and at the latest within 40 days of the date of your request.

Prudential International Assurance plc may transfer and disclose your personal information to other companies within the Prudential Group for the purposes above. This may involve the transfer of personal information to countries outside of the European Economic Area, including countries which may not have adequate data protection laws in place. A full list of countries to which your data may be transferred is available to you on request. On transferring personal data, Prudential International Assurance plc will take appropriate measures to ensure the security and integrity of your personal information.

## Section 12 – Declaration – continued

By signing below you further indicate your consent to the transfer of your personal data outside of the European Economic Area for purposes set out above.

To prevent and detect fraud we may share your data with other organisations, including the police, and check and/or file your data with fraud prevention agencies and databases, and if we are given false or inaccurate information and we suspect fraud, we will record this. We may also disclose your information to third parties in order to comply with any legal or regulatory obligation.

From time to time we may survey our customers regarding the level of our service. Please tick here if you do not wish to be included in any future survey

☐

If you provide us with information of any other person, including details of beneficial owner(s) of the contract, you confirm that they consent to the processing of their personal information in the manner set out above and that you have fully informed them of:

- the purposes for which their information will be processed;
- to whom their information may be disclosed; and
- their right to apply for a copy of their information that is held by us and their right to have any inaccuracies in their information corrected.

If you have any questions regarding our processing of your personal information, please contact the Data Protection Officer at Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland.

\* The Prudential Group means our ultimate holding company, Prudential plc, and its subsidiaries.

### 4. Application – by the Applicant(s)

Please issue the bond on the basis specified in this Application Form.

It is our normal procedure to issue policy documents direct to the policyholder. If you would prefer us to issue these to your Financial Adviser, please tick the box below.

Please issue policy documents to my/our Financial Adviser.

☐

### 5. Signatories – to be signed by each Applicant<sup>21</sup>

#### First (or only) Applicant

Signature

Name

Date

D	D	M	M	Y	Y	Y	Y
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#### Warning – material facts

A material fact is any fact which might influence the assessment and acceptance of your application. A material fact may affect our decision on whether your Application is acceptable and whether the contract should be subject to any special terms. Failure to disclose a material fact may affect entitlement to benefits under the contract and could result in the contract being void. The need for disclosure applies to any material fact you become aware of when you submit the Application. It also applies to any material fact you become aware of before the contract starts. If you are in any doubt whether certain facts are material, these facts should be included.

I/We undertake to notify you of any changes to material facts, including any changes in respect of the beneficial owner(s) of the contract as and when such changes occur.

#### Notes

<sup>21</sup> If this application is being completed by more than two trustee applicants or authorised company officers, please photocopy this Declaration, complete and send in with this Application.

#### Second Applicant (if applicable)

Signature

Name

Date

D	D	M	M	Y	Y	Y	Y
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#### Data Protection Acts 1988 & 2003

The Company is registered with the Data Protection Commissioner and will comply with the Irish Data Protection Acts 1988 and 2003 in the processing of this Application and the maintenance and record keeping of any contract(s) concluded as a result of this application.

## Section A – to be completed by your Financial Adviser

### Commission structure

Please refer to Portfolio Account Fast Facts (IPPS10026) for the choices available for your chosen charging option.

Please refer to Section 4 Part D, which details which charging option has been chosen, then select the relevant option below and detail how you would like to use your initial commission. Please note that the standard rate of initial commission is 6%.

#### 1. Establishment Charge Option (see example A below)

Take full initial commission ☐ (tick here) **OR**

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) **OR**  Amount (please specify amount and currency<sup>23</sup>)

**Amount of initial commission given up used to:**

b) Reduce charges  %

**and/or**

c) Increase allocation  %

Please ensure that the total of a, b and c equals your maximum initial commission rate

#### 2. Initial Charge Option (see example B below)

Take full initial commission ☐ (tick here) **OR**

Reduced initial commission to be taken  % (This can be in steps of 0.01%) **OR**  Amount (please specify amount and currency<sup>20</sup>)

**Any initial commission given up will be used to increase the allocation rate.**

#### 3. Ongoing Charge Option – Establishment version (see example C below)

Take full initial commission ☐ (tick here) **OR**

a) Reduced initial commission to be taken  % (This can be in steps of 0.01%) **OR**  Amount (please specify amount and currency<sup>20</sup>)

**Amount of initial commission given up used to:**

b) Reduce charges  %

**and/or**

c) Increase allocation  %

Please ensure that the total of a, b and c equals your maximum initial commission rate

## Section A – to be completed by your Financial Adviser – continued

### 4. Ongoing Charge Option – Initial version (see example B below)

Take full initial commission ☐ (tick here) **OR**

Reduced initial commission to be taken  % (This can be in steps of 0.01%) **OR**  Amount (please specify amount and currency<sup>22</sup>)

Any initial commission given up will be used to increase the allocation rate.

#### Example A

Your maximum initial commission is 6% and you are taking 3%. You can use the 3% given up to:

- reduce the Establishment Charge by 0.75% (3 x 0.25%)  
**OR**
- increase the allocation rate by 3%  
**OR**
- combine the two e.g. increase the allocation rate by 2% and reduce the Establishment Charge by 0.25%

#### Example B

Your maximum initial commission is 6% and you are taking 3%. The allocation rate will be increased by 3%.

#### Example C

Your maximum initial commission is 6% and you are taking 3%. You can use the 3% given up to:

- reduce the Establishment Charge by 0.69% (3 x 0.23%)  
**OR**
- increase the allocation rate by 3%  
**OR**
- combine the two e.g. increase the allocation rate by 2% and reduce the Establishment Charge by 0.23%

### Renewal commission

Renewal commission you wish to take  % (This can be in steps of 0.01%)

(Not available if a Fund Adviser is appointed)

A fund based charge will be made on the bond to equal this renewal commission.

### Trust arrangements

Please tick the appropriate box in this checklist to show if there are any trust arrangements for the bond.

- (i) At issue trust ☐ (your client wants to issue the bond under trust)
- (ii) After issue trust ☐ (your client intends to put the bond in trust after issue)
- (iii) No trust arrangement ☐ (the bond is not going to be in a trust)

#### Notes

<sup>22</sup> Monetary amounts must be in the currency of the premium and will be converted to percentages rounded down to two decimal places.



Please ensure you complete the checklist overleaf.

## Section A – to be completed by your Financial Adviser – continued

Adviser name

Adviser Ref No

Tel number

Fax number

E-mail address

Address

Postcode

### Financial Adviser checklist

**Failure to provide all relevant information will result in a delay to this application being processed. Please note that interest will not be credited to payments received prior to the receipt of all documentation requirements.**

- › Check any product options in each section are correctly selected.
- › Check for correct signatures and dates in Sections 10 and 11; these are mandatory.
- › Check for signatures and dates in Section 4 Part E and Section 9, if applicable.
- › Ensure the relevant commission section(s) are correctly completed.
- › Full personal address and bank verification details had been provided.
- › Ensure all Tax questions have been answered in full and for Entity applicants the Tax Residency Self-Certification Form has been completed and submitted with this application.

**Please tick the appropriate box below.**

I/We confirm that the Applicant(s) is/are applying on his/her/their own behalf and not as a nominee, trustee or in a fiduciary capacity for any other person.\* *(Not applicable for trustee applications)*

☐

OR

I/We certify that to the best of my/our knowledge, the settler(s) and/or the intended beneficiaries of the trust/nominee company are not resident in a country on Prudential International's prohibited countries list (as published by Prudential International)\*

☐

## Section A – to be completed by your Financial Adviser – continued

Please complete the following and ensure that all necessary documentation accompanies this application form.

- I enclose personal identification<sup>23</sup> of all Applicant(s)/Trustee(s)/Third Party(ies)\* /Beneficial Owners ☐
- For Personal Investments the applicants have fully completed the Tax Residency questions. ☐
- I enclose address verification<sup>23</sup> for all Applicant(s)/Trustee(s)/Third Party(ies)\* /Beneficial Owners ☐
- For corporate and non-corporate trusts, SIPP's, QROPS and company applications the beneficial owners with an interest of 25% or more have been identified in section 10 ☐
- For corporate and non corporate trusts, SIPP's, QROPS and company applications the Tax Residency Self-Certification Form – INV11804 has been completed and submitted with this application ☐
- If paying by cheque, please make cheque payable to Prudential International ☐
- Trust Declaration (if the bond is to be under Trust at issue) ☐
- If a company application, the list of Authorised Signatories, stating position in company and a specimen signature for each person listed ☐
- If a Fund Adviser is being nominated, the Fund Adviser form (DPBF10012) ☐
- If appointing one or more Discretionary Asset Managers, a Discretionary Asset Manager nomination form (DPBF10048) for each one ☐
- If Regular Withdrawals are required I enclose verification of the Client's Bank Account ☐
- For **Jersey Resident applicants** please complete **Section B** if Commission is required ☐
- For **Jersey Resident applicants** where Section B cannot be completed please **DO NOT** complete Commission details ☐

*\*Please delete as applicable*

### Notes

**23** To meet our legal and regulatory obligations we require certified copies of documents from the lists below to verify personal identification and address "for all relevant parties". Copies can be certified by an authorised Financial Adviser.

For personal ID: Current signed passport, current UK/EU/EEA member state/Channel Island or Isle of Man photo card driving licence, State ID card from an EU/EEA member state/Channel Island or Isle of Man.

For address verification: bank or building society statement containing address (no greater than six months old), utility bill (up to six months old), credit card bill (up to six months old), local authority tax bill (current year), current UK/EU/EEA member state/Channel Island or Isle of Man photo card driving licence (but not if being used for personal ID), current State ID card from an EU member state (but not if being used for personal ID), Insurance statement or certificate from a regulated institution within the EEA or EU member state, mortgage statement from recognised lender (within last 12 months), Solicitor's letter confirming house purchase/proof of previous address (for clients in between property moves).

For bank account verification: A formal document from the bank, building society or credit union such as a statement or letter, on letterhead, confirming the name(s) in which the account is held, the full account number and sort code, BIC/IBAN/Swift code as appropriate. Please contact us if you are unable to provide one or more of these documents.

For full details, please see Anti-money laundering requirements INVB10092.

## Section B – Jersey resident applicants only

For applicants resident in Jersey ONLY

For submission of applications from 31 December 2013, where you have elected to receive commission, you must confirm the following:

I confirm that I have undertaken an adequate assessment of each applicant and I have classified them as an Elective Professional Client in accordance with the Jersey Codes of Practice for Investment Business and I have complied with all associated obligations contained within the relevant sections of the abovementioned Codes.

☐

Please provide a separate, written declaration on appropriate letterhead, signed by an authorised signatory of the Firm, confirming the above and submit along with this Application Form.

**NB: Where you have elected to receive commission, failure to tick the above box and provide the written declaration will result in a delay in this Application being processed.**





**[www.prudential-international.com](http://www.prudential-international.com)**

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc. Registration No. 209956. Telephone number + 353 1 476 5000. If the Company should become unable to meet its liabilities, the Financial Services Compensation Scheme will protect eligible policyholders habitually resident in the UK when their contract starts, with effect from 1 December 2001. This protection does not extend to externally-linked investments. Prudential International Assurance plc is authorised by the Central Bank of Ireland and is subject to limited regulation by the Financial Conduct Authority for UK business. Details on the extent of our regulation by the Financial Conduct Authority are available from us on request.