



Top-up Application Form (Not for use in the United Kingdom)

Notes to help you

This form should be used for additional investments to an existing Portfolio Account (Life Assured or Capital Redemption option).

Note: If a bond is held by a company, advice should be sought before topping up.

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

If you have any questions when completing this form, 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.

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

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.

Part 1 – Personal details

Bond number(s)

Policyholder(s)

Are you appointing a new Discretionary Asset Manager?

Yes ☐ No ☐

If yes, please complete a Discretionary Asset Manager nomination form (DPBF10048) for each Discretionary Asset Manager to be appointed and submit with this top-up Application Form.

Are you notifying us of a change of address as part of this Application?

Yes ☐ No ☐

If yes, please provide details of new address. Note: Please provide certified copies of up to date address verification for **each** policyholder, such as a utility bill or bank statement dated within the last six months. Copies can be certified by an authorised Financial Adviser.

Postcode

Country

Are you also changing your country of tax residency?

Yes ☐ No ☐

If so, please advise your new country of tax residency and complete our Tax Residency Self-Certification Form (INVF11804) and submit with this top up application:

Profession (If retired also state previous profession.)

If retired how long have you been retired?

Job title including industry

Part 2 – Details of your payment

I/We wish to invest an additional payment of (minimum £5,000 or currency equivalent)

to be divided equally between ALL identical Policies, numbered

in my/our bond

Currency of your payment

UK £ ☐

Euro € ☐

US \$ ☐

Other

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

Part 2 – Details of your payment – continued

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

Telegraphic transfer (The original should be sent to your bank).

☐

OR

Cheque (payable to Prudential International)

☐

OR

Banker's draft (payable to Prudential International)

☐

If your payment is being made by telegraphic transfer or banker's 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

Bank Address

Postcode

Account number

Sort code

IBAN

SWIFT-BIC

Source(s) of your payment¹

Bank or building society deposit

☐

Other (please specify)

Source(s) of wealth¹

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

Other (please specify)

Territory your payment was made from: UK

☐

Other EU Country

☐

Other (please specify)

If you are taking **regular withdrawals** from your bond, do you want to increase these?

Yes

☐

No

☐

If yes, please state the total increased amount you wish to take.

(Amount and currency)

Regular withdrawal amounts can only be taken from a Deposit Account or assets managed by a Discretionary Asset Manager. If part or all of your bond is managed by a Discretionary Asset Manager, 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 total increased amount entered in the box above the table.

Please note that any increase will take effect from the next payment that falls due at least 30 days after we receive this Application.

Notes

¹ We may need to request additional information such as proof of the source of wealth and the source of your funds to comply with our legal and regulatory obligations.

Part 3 – Investment choice

I/We would like to invest my/our additional payment in the following funds.

The information requested in each column must be provided in full, otherwise the investment into your chosen funds may be delayed.
If you wish to invest in more than 16 funds please photocopy this page, complete the photocopied page and send it with this Application.

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

If you already have one or more Discretionary Asset Managers, please specify in the table how much of your top-up investment is going to each.

Fund manager/ Discretionary Asset Manager name	Full name of fund and/or Discretionary Asset Manager currency	Sedol number/ ISIN**	Type of units required** (Accumulation/ Income Distribution/ Income Reinvest)	%* of the total payment into the fund
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
* To two decimal places.				Total
				100%

** Not required for investments with a Discretionary Asset Manager

OR

As per the latest quarterly valuation holding split

☐

The quarterly valuation holding split is based on the latest valuation sent to you. We provide a valuation statement of your bond on the bond fund valuation dates of 31 March, 30 June, 30 September and 31 December.

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 processing of your additional investment 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 top-up investment, Prudential International will forward the relevant 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 top-up investment.

Fund Adviser

Are you nominating a Fund Adviser?

Yes ☐ No ☐

If a Fund Adviser was appointed for the original bond, this will apply automatically to any additional premium and you need not do anything further.

If you have not previously appointed a Fund Adviser and wish to do so now, please complete the Fund Adviser appointment form (DPBF10012), which is available on our website www.prudential-international.com. This will not delay the processing of your additional investment.

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

Data Protection Acts 1988 & 2003

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

 **Please go to part 4 below.**

Part 4 – Application

This Application should be read and signed by the person(s) who own(s) 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 to help you make a decision.

Please also read the Funds guide, which is available from your Financial Adviser, as this will provide you with full details of the funds available, their objectives, Prudential International's risk ratings of these funds and charges to help you select the funds suitable for your needs.

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/We request that holdings are purchased in the fund(s) selected. I/We understand that the additional payment will be applied to purchase holdings in the fund(s) selected as soon as Prudential International's requirements are met and the payment is accepted.

I/We understand that a sole applicant, or, if there is more than one applicant, any one of the applicants, has the right to cancel the top-up investment within 30 days of receiving the cancellation notice.

I/We understand that a copy of the terms and conditions and the completed Application Form are available on request.

I/We understand calls may be recorded or monitored for quality, staff training, dispute resolution and/or security purposes.

I confirm that:

- a) the information given in this Application Form and any schedule or other document relating to this application 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 5 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 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.

- f) If applicable, 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).

Data Protection Notice

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 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

Part 4 – Application – continued

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.

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, 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.

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.

Application – by owner(s) of the bond:


Please issue the top-up to my/our 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 ☐

Signature of each owner/Authorised Signatory of Company or Trust

Signature of owner/Authorised Signatory of Company or Trust



Signature of owner/Authorised Signatory of Company or Trust



Full name

The date of this Application

Full name

The date of this Application

Section A – to be completed by your Financial Adviser

1. a) Adviser's name

1. b) Firm reference number

1. c) Adviser's agency number

2. Adviser's address

Postcode

Country

Telephone number

Fax number

E-mail address

Financial Adviser checklist

Please ensure that the following information/documentation accompanies this Application Form. Failure to provide all relevant information will result in a delay to this Application being processed.

	Please tick if attached
If paying by cheque or banker's draft, please make payable to Prudential International	<input type="checkbox"/>
If paying by telegraphic transfer, a copy of the telegraphic transfer form (<i>the original should be sent to the client's bank</i>).	<input type="checkbox"/>
If appointing a Fund Adviser for the first time please complete a Fund Adviser appointment Form.	<input type="checkbox"/>
If appointing one or more Discretionary Asset Managers for the first time, a Discretionary Asset Manager nomination form for each one	<input type="checkbox"/>
For Company and Trust applicants please submit an up to date Authorised Signatory list on headed paper.	<input type="checkbox"/>
If client has changed address as part of this application ensure certified copy of address verification for each Policyholder is provided.	<input type="checkbox"/>
If client has changed Tax residency please ensure Tax Residency Self-Certification Form is completed and submitted with this top up application.	<input type="checkbox"/>

➤ 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 note that interest will not be credited to payments received prior to receipt of all required documents.



Please now complete the next page

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

Commission structure

Please select the option the bond was written under and detail how you would like to use your initial commission. Please note that the standard rate of initial commission is 6%. Please also complete the renewal commission section overleaf, if applicable.

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 currency²)

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 currency²)

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 currency²)

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

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 currency²)

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%

Important information on next page

Notes

- ² Monetary amounts must be in the currency of the premium and will be converted to percentages rounded down to two decimal places.

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

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.

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 this 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