



PRUDENTIAL



Key Features of the Local Government Additional Voluntary Contributions (AVC) Scheme for England & Wales

Please read this document along with your personal illustration (if you have one) before you decide to buy this plan. It's important you understand how the Local Government AVC Scheme works, the benefits and associated risks.

Welcome

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

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The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether our Local Government AVC Scheme is right for you. You should read this document carefully so that you understand what you are buying, then keep it safe for future reference.

About the Local Government AVC Scheme

The Prudential Local Government AVC Scheme is an arrangement which allows you to make tax-efficient additional savings on top of your existing Local Government Pension Scheme.

Taking out this product will meet the demand and need of a main scheme member wishing to make additional money purchase pension provision to meet their financial requirements in retirement.

If you are not sure whether this plan is right for you, please speak to a Financial Adviser.

When we refer to your AVC Normal Pension Age, this is the same as your normal pension age in your Local Government Scheme as at the date you join the AVC.

Its aims

What this plan is designed to do

- To help you save for retirement in a tax-efficient way by providing access to a wide range of investment options to match your investment objectives and attitude to investment risk.
- It can also be used to provide you with optional life cover.

Your commitment

What we ask you to do

- To make regular and/or lump sum payments into your plan.
- To leave your money invested in a pension product until you are ready to take your benefits. The earliest age you can normally take benefits is currently 55.
- You need to choose investments to suit your needs and keep them under regular review.

Risks

What you need to be aware of

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

- The value of your plan can go down as well as up and may even fall below the amount you invested – what you get back is not guaranteed.
- Inflation will reduce what you can buy in the future.
- Levels of risk and potential investment performance differ depending on the funds you choose. Please read your **Fund Guide** for more information.
- If you withdraw money from our With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section "What's a Market Value Reduction?".
- There may be a delay in the buying, switching or selling of any investment. You will be told if this applies. We explain this in the section "Where are my payments invested?".

Other documents you should consider reading

This document gives you key information about the Prudential Local Government Additional Voluntary Contributions (AVC) Scheme for England & Wales. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from your adviser, on our website at www.pru.co.uk/localgov or direct from us. Our contact details are on the last page.

- **Fund Guide**
This explains your investment choices.
- **Your With-Profits Plan - a guide to how we manage the Fund**
Provides more information on how our With-Profits Fund works, and our current approach to managing it.
- **Market Value Reduction - a clear explanation**
Gives more information on Market Value Reductions.

Questions & Answers

Is the Local Government AVC right for me?

If you're a member of a main scheme pension and you want to make additional investments towards your future pension benefits, it might be right for you.

Are other options available?

You have a number of options to increase your benefits within the Local Government Scheme. You should contact your main scheme administrator for more details. You may wish to speak to a Financial Adviser before deciding if you want to go ahead with any option open to you.

How flexible is the Local Government AVC?

You can increase, reduce or stop your payments at any time. You can re-start payments whenever you wish to. If you leave the main Local Government Scheme and then return to it you can also start making payments into your AVC again.

Once you've paid money in, you can normally only access it as retirement benefits.

How much can I pay into the Local Government AVC?

Payments are deducted from your salary and passed to Prudential to be invested into your plan or used to purchase life cover.

If your AVC plan operates on a salary sacrifice shared cost basis, it means you agree with your employer to reduce your pay in return for exactly the same amount of AVC contributions.

If you pay Salary Sacrifice Shared Cost AVC (SSSCAVC) contributions, your salary sacrifice contributions cannot cause your pay to fall below the National Minimum Wage/ National Living Wage. Your employer may apply further contribution criteria. Please ask your employer for further information.

Employees in England & Wales whose AVC plan commenced before 1 April 2014 and all Councillors in England & Wales

The maximum level of payments you can make to this AVC arrangement is restricted to 50% of your pensionable pay.

Employees in England & Wales and members of the London Assembly whose AVC plan started on or after 1 April 2014

You can contribute up to 100% of your pensionable pay (subject to other deductions made by your employer).

Can I transfer money in?

Should you wish to transfer any funds into your AVC plan you should approach your main scheme administrator in the first instance.

Transferring pensions is an important decision as you may be giving up rights with your existing pension scheme. You should speak to a Financial Adviser.

Where are my payments invested?

You choose which funds you would like to invest your money in, from the fund range available. Our Unit-Linked funds are divided into units of equal value and we use the value of the units to work out how much your plan is worth at any time.

Different funds offer different types of investment. For example, some only invest in property, others invest directly in the stock market, and others invest in a wide range of assets. Each fund has its own level of potential reward and risk. Usually, funds with more potential for growth carry more risk.

The performance of the funds isn't guaranteed. The value of your investment can go down as well as up. If it goes down, you could have less money in your plan than you paid in.

There may be exceptional circumstances that delay the buying, switching and selling of units or investments in any fund. We

would not expect these delays to be longer than six months for funds that invest in property or land, and one month for funds that invest in other asset types. However, we cannot guarantee that delays will never be longer. If a delay will apply to you, we'll let you know.

For information about the funds you can choose from, please read the **Fund Guide** and "**Your With-Profits Plan – a guide to how we manage the Fund**".

Can I change my investments?

You can move your money in your plan between funds at any time. We currently don't charge you for this. If this changes in the future, we'll let your pension scheme administrator know.

If you move money out of our With-Profits Fund we may reduce the value of your fund by applying a Market Value Reduction. More information on Market Value Reductions can be found in our leaflet "**Market Value Reduction – a clear explanation**" which can be found at www.pru.co.uk/pdf/PRUS6165.pdf.

What if I stop making payments?

Reducing or stopping your payments will reduce your future pension benefits. We will continue to take our charges even if you stop payments – see the section "What are the charges?".

Can I transfer my pension?

You can transfer out your AVC to another registered pension scheme or qualifying recognised overseas scheme before age 75 as long as you have stopped paying into your plan and haven't previously used any of your AVC fund value to buy an annuity or pension from your scheme. Please speak to your scheme administrator for more information.

Can I combine my benefits?

England & Wales employees only: if you change local government employer and choose to combine your main scheme benefits you may also need to combine your AVC plans. This will normally result in a new AVC plan being created. The new plan, including previous transferred in and any future payments (including top-ups), will be subject to 2014 scheme rules which came into effect on 1 April 2014.

To understand more about how this would impact you then please speak to your scheme administrator for further information.

If you have a standard AVC and begin a new SSSCAVC you will normally also be able to combine your AVC plans. Please ask your employer for information on how this may impact you.

All Councillors in England & Wales

You may be able to combine your Local Government Pension Scheme (LGPS) memberships as a Councillor provided they are in the same local authority. In this case, you will also be able to combine your AVC plans. This will not impact the scheme rules applying to your plan.

What are the charges?

We make an annual charge for managing your plan and your investments. The amount we charge depends on the funds you invest in.

In addition there may be some additional costs which impact the overall performance of the fund. These costs include trading and dealing costs and property expenses.

Charges are taken from your AVC by making deductions of units from your fund if you are invested in a Unit-Linked Fund. Charges are taken in a different way if you are invested in our With-Profits Fund.

For most funds we calculate the charge daily and take it monthly from your plan by cancelling units. We calculate the charge for the With-Profits Fund differently.

Please remember that we'll keep taking our charges, even if you stop your payments. Our charges may vary in the future and may be higher than they are now.

More information on the charges mentioned here can be found in the **Fund Guide**.

With-Profits Fund charges

The With-Profits Fund's annual charge to your plan depends on the performance of the fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher, we would expect charges to be higher. If investment returns are lower, we would expect charges to be lower.

We currently estimate this charge to be about 0.8%, based on the assumption that future investment returns from the With-Profits Fund will be 5% per year. This charge is already taken into account when we calculate bonus rates. There's more about bonuses in: **Your With-Profits Plan – a guide to how we manage the Fund**.

With-Profits guarantee charges

There is a charge to pay for all the guarantees the With-Profits Fund supports. We guarantee not to apply a Market Value Reduction (MVR) in certain circumstances, e.g. when payments are made because of death or at your AVC Normal Pension Age.

Our current practice (which is not guaranteed) may include additional circumstances when an MVR is not applied. Please see the section "What's a Market Value Reduction?" for more details.

You won't see this charge on your annual statement because we take it by adjusting regular and final bonuses.

The total deduction for guarantee charges over the lifetime of your plan is not currently more than 2% of any payment made from the fund. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

For more information about bonuses and charges, please read "**Your With-Profits Plan – a guide to how we manage the Fund**".

Exit Charge

If you withdraw any funds within three years of receipt of your first AVC pension contribution, an exit charge may apply. The exit charge will be applied after any Market Value Reduction has been applied to any disinvestment from the With-Profits Fund.

Prudential has reviewed its exit charge provisions from 19 March 2017:

- If your first contribution to your AVC pension plans was received on or after 19 March 2017, there will be no exit charges on funds withdrawn or transferred from these plans.

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- If your first contribution to your AVC pension plans was received before 19 March 2017, there will be an exit charge of:
 - 1% if you withdraw the funds within three years of the date your first contribution was received
 - 0% if you withdraw the funds more than three years after the date your first contribution was received

The definition of exit charges relates to specific charges taken only when funds are withdrawn or transferred early. This definition does not include, for example, any potential Market Value Reduction that may apply to investments in the With-Profits Fund or to any charge taken as a result of stopping contributions.

In what situations will an exit charge not apply?

An exit charge will not apply if monies are withdrawn due to:

- Death.
- Switches between investment funds.
- Retirement on the grounds of ill health.
- Pension sharing on divorce.

What's a Market Value Reduction?

If you take money out of the With-Profits Fund, we may reduce the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses. This would also apply if the scheme administrator of your plan transferred part, or all, of the scheme. This reduction is known as a Market Value Reduction (MVR). It is designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period your payments have been invested.

We apply the MVR to your plan's value including regular and final bonuses. Please read **"Your With-Profits Plan – a guide to how we manage the Fund"** for more information on bonuses.

An MVR will reduce the amount payable on full or partial withdrawals, and you may even get back less than you have invested in your plan.

We guarantee not to apply an MVR at your AVC Normal Pension Age or on any claims due to death.

Our current practice on applying an MVR

We may apply a Market Value Reduction to full or partial withdrawals, including those arising from switches or transfers, from all investments that have been running for less than five years.

For investments that have been running for longer periods, we would consider applying an MVR when a withdrawal results in the total amount paid out, including any other payments in the previous 12 months, exceeding £25,000.

We would only apply an MVR to the withdrawal amount in excess of £25,000 in these circumstances. As plans approach the AVC Normal Pension Age, the size of any MVR that would apply could be expected to reduce gradually.

We reserve the right to change our current practice on Market Value Reductions at any time, without prior notice, and this would apply to existing plans and any new plans or top-ups.

Examples of reasons for a change would include significant changes in the investment market or because the number of people moving out of the fund increases substantially.

How long can I pay into the AVC?

All employees in England & Wales and Councillors in Wales

If you wish, you can continue contributing to the AVC until you retire, leave service or until the eve of your 75th birthday if earlier. If you change employer, you may need to start a new AVC plan.

Councillors in England and members of the London Assembly

You can continue contributing to the AVC until the term of office you were serving on 1 April 2014 ends, or until you retire or reach age 75 if earlier.

What might I get back?

There is a projection of how much you could get back in your personal illustration.

The size of your AVC fund final benefits will depend on many factors, including the following:

- the amount that has been paid in,
- how long you've been making payments,
- the performance of the fund(s), you've chosen
- the amount of charges,
- how long money is invested,
- the effect of inflation,

-
- how you choose to take your benefits,
 - tax rules, and
 - the level of bonuses which are added to your AVC if you are invested in the With-Profits Fund.

When can I take my benefits?

The Government currently allows people to start taking their benefits from the age of 55, even if you are still working. You may be able to start taking your benefits early if you're in ill health.

The minimum age from which you can access your personal or occupational pension is expected to increase from 55 to 57 in 2028 and remain at 10 years below the State Pension age. The maximum age from which you must take your AVC benefits is currently 75. However, you are unable to take your AVC benefits before your main LGPS scheme benefits. Alternatively you can transfer your AVC plan to another Registered Pension Scheme. Where your employer has provided you with a refund of main scheme contributions, your AVC account will normally also be refunded. This refund is subject to a statutory tax deduction, currently 20% on any refund up to £20,000 and 50% on any excess. Prudential will refund the whole AVC account to the main scheme, who will deal with any potential tax deductions.

If money is taken out of the With-Profits Fund at any time other than your AVC Normal Pension Age or on your death, the amount payable may be reduced to reflect the value of the underlying assets at that time. This is known as a Market Value Reduction (MVR).

What choices will I have when I take my benefits?

The value of your AVC pot includes money you've invested, less charges plus any growth. This value is known as your pension fund. You can use your pension fund to buy an annuity that's guaranteed to last as long as you live.

If you or your partner have a medical condition this could mean you are entitled to a higher income in retirement.

Remember that you should shop around for your income and other companies may cover different conditions to us and may use different criteria – which means you could get more or less income elsewhere.

In certain circumstances you may be able to use some or all of you AVC to buy additional LGPS pension or membership. Availability of these options depends on your circumstances, and you should discuss this with your scheme administrator.

Since 6th April 2015 the Government gave everyone, from normal minimum pension age (currently age 55) or who retire on the grounds of ill-health, new options for accessing their money purchase pensions saving. These new flexibilities include the option to take benefits as one or more cash withdrawals with 25% of each withdrawal being tax-free and are subject to the rules of the member's pension scheme.

Your Local Authority AVC allows you to take all or of your AVC plan as a tax free cash lump sum as long as you take it at the same time as your main scheme benefits and does not exceed 25% of the combined value of your plan and your main scheme benefits. This must also fall within the maximum permitted by HMRC rules.

You can combine these options and there are other choices open to you for drawing benefits more flexibly. If you do want to access your AVC benefits more flexibly you can transfer your AVC pot, without having to take or transfer your main LGPS pension to another pension plan. We recommend you get guidance or advice to help you with this decision.

Whatever you decide to do with your pension pot – you don't have to stay with us. You should shop around and depending on the choices you make, you may find something more appropriate elsewhere, with alternative features, investment options or charges.

The options you choose will affect how much tax you have to pay, and when. And how you take your pension may affect how much you can pay into a pension in the future.

Tax is a complicated subject and you may wish to seek financial advice if you feel this will affect you.

Where can I get guidance about what to do with my pension?

Two free and impartial services, set up by the Government, are available to give you more information about pensions. General guidance on all aspects of pensions is available from the Money Advice Service **www.moneyadvice.service.org.uk** Telephone: **0800 138 7777**.

For people over 50, Pension Wise is also available. This Government service offers guidance to people with money purchase pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face to face. Find out more at **www.pensionwise.gov.uk** Telephone: **0800 138 3944**.

What about tax?

Standard contributions

Your AVC contributions are deducted from your salary before tax and passed to Prudential for investment. This means if you normally pay tax you'll qualify for immediate tax relief on your payments.

Salary Sacrifice Shared Cost AVCs

If your AVC plan operates on a salary sacrifice shared cost basis, it means you agree with your employer to reduce your pay in return for exactly the same amount of AVC contributions. As a result it lowers your earnings which means you pay less tax and National Insurance, subject to your personal circumstances. The pay you sacrifice is paid into your AVC pot by your employer.

Also, you are required to make a personal contribution of £1 gross each time you save into your AVC pot. This works out to £0.80 net for a basic rate taxpayer, or £0.60 net for 40% taxpayer. This is also taken from your pay and will be paid into your pot. You will normally also make tax, but not National Insurance savings, on this personal contribution. Please note that tax rules and legislation may change in the future.

There may be some members for whom Shared Cost Salary Sacrifice AVCs are not suitable or possible. Your employer will be able to provide you with further details of how salary sacrifice works in their scheme.

For more information on shared cost salary sacrifice, please speak to your scheme administrator.

We've based this information on our understanding of current law and HMRC Revenue and Customs practice. Your individual circumstances and future changes in law and tax practice could affect the amount you pay.

If you need further advice on tax you may wish to speak to a Financial Adviser.

Annual Allowance

The Annual Allowance is a limit to the total amount of contributions that can be paid to defined contribution pension schemes and the total amount of benefits that you can build up in defined benefit pension schemes each year, for tax relief purposes.

Tax is a complicated subject and you may wish to seek advice if you feel this will affect you. For more information please visit www.pru.co.uk/tax or visit the HMRC website at www.hmrc.gov.uk.

Money Purchase Annual Allowance

The Money Purchase Annual Allowance (MPAA) will apply to you if you have flexibly accessed pension benefits on, or after, 6 April 2015. Your pension scheme administrator or provider paying these benefits will have informed you if you are subject to the MPAA at the time they paid the flexible benefits. In any year where you exceed the MPAA you will incur a tax charge and you should seek financial advice if you feel this may affect you.

Examples of drawing benefits flexibly include taking income from flexi-access drawdown or taking a cash lump sum direct from your pension plan as an Uncrystallised Funds Pension Lump Sum.

In any year when you exceed the MPAA, your annual allowance for other types of tax-relieved pension saving, such as defined benefits, is reduced by the MPAA.

For more information visit www.pru.co.uk/tax or the HMRC website at www.hmrc.gov.uk.

Lifetime Allowance

There is no limit on how big your pension fund can grow to, however you will have a lifetime allowance in relation to the maximum amount of tax-relieved benefits you can build up over your lifetime.

If you think you are affected by this limit you can get more information visit www.pru.co.uk or the HMRC website at www.hmrc.gov.uk

How will I know how my plan is doing?

We'll send you an annual statement to show how your plan is doing. Or you can call us using the contact details at the back of this document for a valuation. You can check your fund online at www.pru.co.uk/localgov.

What happens to the Prudential Local Government AVC if I die?

If you die and you still have money in your AVC, we'll normally pay the value of it as a lump sum to whoever the managers of your scheme advise should receive this. This will normally be paid to your spouse, civil partner, co-habiting partner, other dependant or legal representative. If you have elected to pay AVCs for the purchase of life cover, the managers of your scheme will tell us who should receive the death in service lump sum and/or beneficiary pension.

Can I use my AVC to provide optional Life Cover?

You can use AVCs to fund optional life cover for yourself, your spouse and/or dependants or a dependant pension if required.

The cost of this cover increases every three years for the level of cover selected. The end date of your life cover will be dependent on the scheme rules which applied when you elected to join your AVC.

Employees in England & Wales whose plan commenced before 1 April 2014 and all Councillors in Wales

Your life cover will normally end at age 65. Cover will end sooner if you stop paying contributions, leave service/office or when you retire.

Employees in England & Wales whose plan commenced on or after 1 April 2014

Your life cover will normally end when you reach your normal pension age under the 2014 Scheme. This will be the date you reach your State Pension Age. Cover will end sooner if you stop paying contributions, leave service/office or when you retire.

Councillors in England and members of the London Assembly

Your life cover will normally end when the term of office you were serving on 1 April 2014 ends. Cover will end sooner if you stop paying contributions, retire or reach your normal retirement age. For councillors in England, your normal retirement age is 65. For members of the London Assembly, your normal retirement age is your State Pension Age.

What if the Local Government AVC is not right for me?

You can't cancel your plan. However, you can reduce or stop your payments at any time. Please see the section "What if I stop making payments?".

What happens if I leave service?

If you leave the LGPS, your/your employer's contributions will stop and your AVC plan will remain invested. Any charges will continue to be taken until you take your benefits. If you are paying AVC contributions for additional life cover, your cover will stop when you leave. You can restart contributions when you rejoin the main scheme. However, this will normally mean that you need to start a new AVC plan.

Alternatively, you can transfer out your AVC to another registered pension scheme or qualifying recognised overseas scheme before age 75 as long as you have stopped paying into your plan and haven't previously used any of your AVC fund value to buy an annuity or pension from your scheme. Where your employer has provided you with a refund of main scheme contributions, your AVC account will normally also be refunded. This refund is subject to a statutory tax deduction, currently 20% on any refund up to £20,000 and 50% on any excess. Please speak to your scheme administrator for more information.

Note: If you are a Councillor in England or a member of the London Assembly, you will be unable to continue paying contributions, restart or begin a new AVC plan after the term of office you were serving on 1 April 2014 has ended.

We may apply an MVR to any monies taken out of the With-Profits Fund. Please see the section "What's a Market Value Reduction?".

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Financial strength

Prudential meets EU standards for meeting its financial obligations. You can read our solvency and financial conditions reports at www.pru.co.uk/about_us, or if you contact us we can post some information to you.

Compensation

If we get into financial difficulties which may affect our ability to pay your claim, you may be eligible to receive compensation under the Financial Services Compensation Scheme (FSCS).

The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is widely referred to as being 'in default'.

It is important for you to be aware that you may not always be able to make a claim under the FSCS, and there are also limitations in the amount of compensation you may receive.

Any compensation available will depend on your eligibility, the type of financial product or service involved, the investment funds selected (if applicable) and the circumstances of the claim.

You can find out more information on the FSCS and examples of limits in the scope of FSCS cover for your plan at www.pru.co.uk/about_us/fscs, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: www.fscs.org.uk.

Or write to:

**The Financial Services
Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY**

Or call the FSCS.

Telephone: **0800 678 1100**

Prudential's liability

Our liability under any fund that we make available under the Prudential Local Government AVC Scheme cannot exceed the value of the assets underpinning that fund, whether these assets are actual assets, an interest in another fund (whether managed by a company within the Prudential group or by an external company) or an interest in a reinsurance policy effected by us to reinsure our liability under a fund.

In particular, for the Unit-Linked funds which are invested solely in funds operated by another company within the Prudential group or externally-linked funds, our liability is limited to the amount we can claim from the relevant company. So, for example, if the external company or the other company within the Prudential group, were to become insolvent, we could only pay the amount, if any, which we could collect under the insolvency in respect of the units allocated to the plan.

In addition, we are not liable for any losses caused by the acts and omissions of an external company in respect of its own fund and/or the externally-linked fund.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details of our Conflict of Interest Policy, please contact our Customer Service Team on the contact details on the last page.

Law

The law of England and Wales applies to this contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
25 The North Colonnade
London
E14 5HS

**Telephone: 0800 111 6768 or
0300 500 8082**

Email: consumer.queries@fca.org.uk

Prudential Regulation Authority details:

**The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH**

Telephone: 020 3461 4444

Email: enquiries@bankofengland.co.uk

Communicating with you

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

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the 'How to contact us' section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

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

**Telephone: 0800 023 4567 or
0300 123 9123**

Or visit the website:

www.financial-ombudsman.org.uk

Help is also available from the following bodies:

**The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB**

Telephone: 020 7630 2200

The Pensions Ombudsman is an independent organisation, set up to investigate complaints about pension administration.

**The Pensions Advisory Service (TPAS)
11 Belgrave Road
London
SW1V 1RB**

Telephone: 0300 123 1047

The Pensions Advisory Service is an independent, government funded body that gives free advice to members of the public about pensions.

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

How to contact us

If you want to contact us before you buy this plan, you can write or phone:



Write to: **Prudential Lancing BN15 8GB UK**



0345 640 3000

Monday to Friday 8am – 5.30pm (we are not open on public holidays).
We may record or monitor calls to improve our service. An answer phone is in operation outside office hours.



If you are a deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPPD interpreters who will relay your conversation with a member of our customer service team.

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

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.



You'll also find more information at: **www.pru.co.uk/localgov**

Keep in touch

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