

# PRUDENTIAL AVC ECOMMERCE GUIDE

For Members



# INTRODUCTION

This guide is designed to help you access your online AVC accounts.

Manage my plan enables you to view your current fund choices, as well as switching existing funds and redirecting future contributions into the different funds available to your scheme.

If you have any queries, please call our Customer Contact Centre on **0845 6000 343**, Monday to Friday 8.30am to 6.00pm (except bank holidays).

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# ACCESSING THE WEBSITE

www.pru.co.uk/retire/pensions/avc



Select your type of AVC arrangement from the options on the right hand side; if necessary select your scheme from the drop down box and then click on "Your AVC Scheme Online", as shown below.



Access is via a valid user id and password. Your id and password are case sensitive; if you enter the incorrect details 3 times, your account will be locked.

To have your id reset, please contact us on **0845 6000 343** or e-mail us at: [Avc.admit@prudential.co.uk](mailto:Avc.admit@prudential.co.uk).

https://www.pru-generators.co.uk - Prudential Personal - avc - Microsoft Internet Explorer



### The Easy way to prepare for retirement

Browse through our pages, explore the various options available and consider the benefits of each. If you have any difficulty accessing our site please call **0845 600 343**.

\*Our site may be accessed by IP address for security and account purposes. All calls are charged at the local call rate.

**If you have a With Profits product please visit the Prudential Website of [www.pru.co.uk](http://www.pru.co.uk) for more information on how the recent announcement by Prudential of the possibility of a reconstitution of the Inherited Estate could affect you and your policy.**

The use of this site does not represent advice. If you have any doubt about the suitability of this product please speak to your financial adviser.

Username

Password

THE EASY WAY TO PREPARE FOR RETIREMENT  
The Prudential products on this website are only available to UK residents. "Prudential" is a trading name of The Prudential Assurance Company Limited and Prudential Unit Trusts Limited. This name is also used by other companies within the Prudential group, which together with Prudential provide the education, pensions, savings and investment products.

The Prudential Assurance Company Limited and Prudential Unit Trusts Limited are registered in England and Wales under numbers 19484 and 1739120 respectively.  
Registered Office: Leadenhall Place, London, EC3A 3RN  
Authorised and regulated by the Financial Services Authority.

The first time you log on to the site you may be asked to select your own username and password and to provide us with additional security details. This will depend on the information supplied to you by your administering authority. This screen can be seen on page 6 of this guide.

This will bring you to the following screen.



Double click on the icon required.

# VIEWING PERSONAL DETAILS

Select the details required from the options on the left.

https://www.prudential.co.uk - Prudential Pensions - ana - Microsoft Internet Explorer

PRUDENTIAL

Personal details  
Manage my plan  
Log out

Personal details  
Address details  
Organisation details  
Change password

## Personal details

**Keep your details up-to-date**

This section contains your personal data.

By clicking on the menu buttons on the left-hand side, you can amend, update or delete the information in these sections. Please click the 'Update' button on each screen to save any data you have amended.

By updating this website only Prudential data will be amended. Please ensure if you make any changes to your personal details, you advise your Employer/HR/Payroll Departments.

By keeping it up-to-date, we can offer a more efficient and speedier service by recording any information you give, and copying it automatically into any applications or illustrations you complete. This will also allow us to make sure that any queries you have are dealt with swiftly and in a manner most convenient to you.

Click a menu option on the left to access your basic details, contact information and address details, or to change your username and password.

If you need to contact us at any time click on the [contact us](#) icon below.

To amend any details, click in the relevant box and overwrite. When complete click on update.

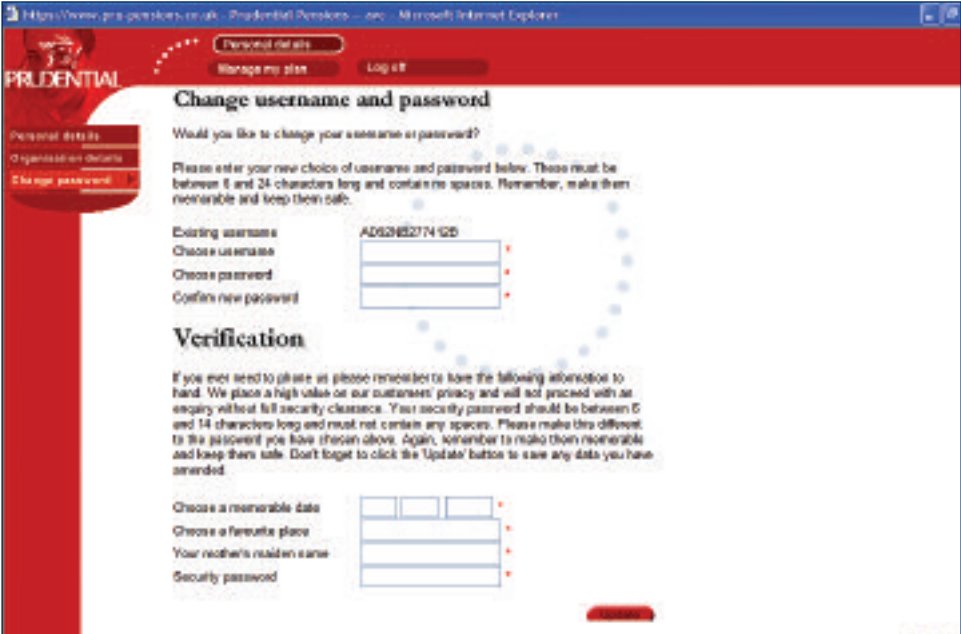
The screenshot shows a web browser window with the URL <https://www.pru-pensions.co.uk>. The page title is "Prudential Pensions -- avr - Microsoft Internet Explorer". The Prudential logo is in the top left. A navigation bar contains "Personal details" (highlighted), "Manage my plan", and "Log off". A left sidebar lists "Personal details", "Address details", "Organisation details", and "Change password". The main content area is titled "Personal details" and includes a note: "Please remember to click the 'Update' button to save any data that you have amended. All fields marked with an \* must be completed." The form fields are: Title (Mrs), First name (A), Last name (Smith), NI number (AA123456), Date of birth (12/10/1954), Gender (Female), and Marital status (empty). A red "Update" button is at the bottom right.

Title	Mrs	Date of birth	12 / 10 / 1954
First name	A	Gender	Female
Last name	Smith	Marital status	
NI number	AA123456		

Please note the employer details shown are for information only. If these need amending, please contact your us.

# CHANGING A PASSWORD

You can change your username and password online at any time by completing the fields below.



# MANAGE MY PLAN

Fund valuations are accessed via "Manage my plan".

Either double click the icon on the welcome screen, or click the "Manage my plan" button, on the top line of any screen.

**PRUDENTIAL**

Personal details Manage my plan Log off

View my plan Make a change

## Manage my plan

make a change online

The decisions that are right for us today will not necessarily be right tomorrow. The simple fact is that we need financial options that are flexible enough to adapt to changing circumstances.

We give you that freedom.

So feel free to select from the menu options on the left to manage your plan.

**IMPORTANT INFORMATION FOLLOWING PRUDENTIAL'S ANNOUNCEMENT TO EXPLORE THE REATRIBUTION OF ITS INHERITED ESTATE**

Prudential announced on 15 March 2007 that it's exploring the possibility of a retribution of the inherited estate of its With-Profits Sub-Fund. If there were to be a retribution, it would involve payments being made to eligible policyholders in due course.

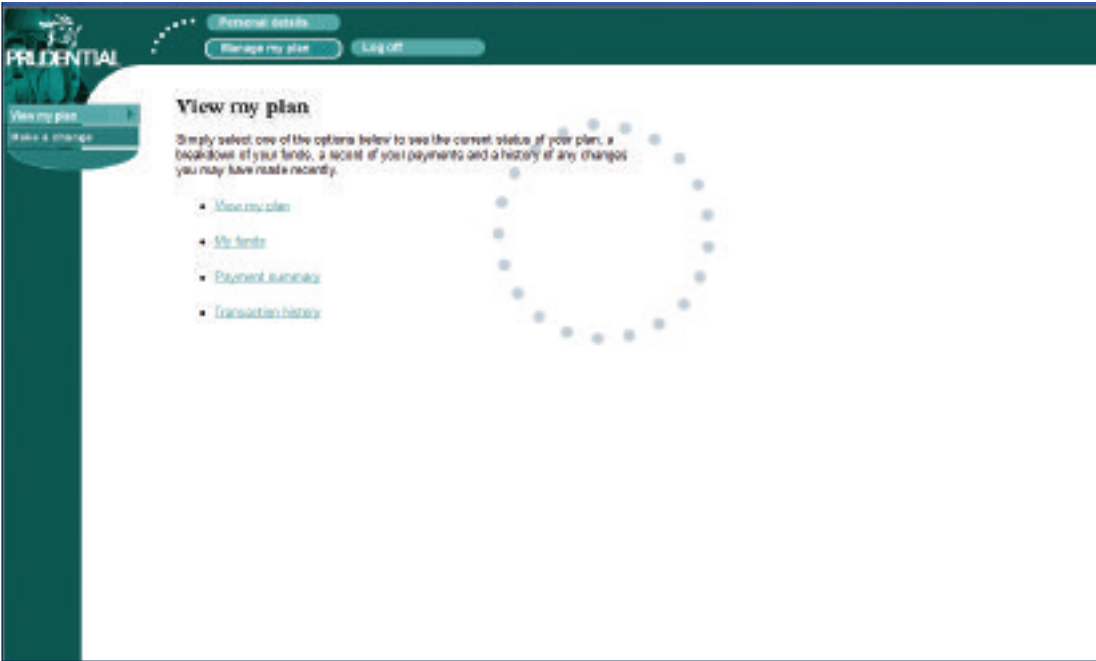
**To be eligible**, policyholders must have held an eligible policy in the With-Profits Sub-Fund on 14th March 2007. Policies will also need to be held at the 'effective date' of the retribution, if it were to proceed. As Prudential has only announced its intention to explore a possible retribution, the 'effective date' cannot be known at this time.

- This means, in relation to business transactions after 14 March 2007, that:
  - New policies will not be eligible
  - Increases to existing with-profits investments are unlikely to be eligible
  - Existing policyholders who reduce their with profits investments are likely to lose or reduce their entitlement to any payment that may be due to them

Our eligibility rules are subject to agreement with a Policyholder Advocate, taking account also of the views of our regulator, the Financial Services Authority.

# FUND VALUES

To access a fund value, click on "View my plan" from the left hand menu, then click on "View my plan" from the selection, as shown below:



The fund value is shown as below:

The screenshot shows the 'View my plan' page on the Prudential website. The page header includes the Prudential logo and navigation links for 'Personal details', 'Manage my plan', and 'Log off'. The main content area is titled 'View my plan' and contains the following information:

The current status of your plan can be found below:

Your retirement date	21/05/2016
Current salary	£0.00
Plan value	£3,424.95

Changes are calculated daily but deducted monthly by cancellation of units. The fund value shown allows for the charges that accrued since the last charge deduction date. The fund value is calculated using the latest fund prices available. Therefore it may not be the actual rate that would be achieved if the funds were realised today, as today's prices are not known at this time. Any payment you have made in the last three days may also not be included in the fund value shown.

For members of the With-Profits fund, the fund value shown will include final bonus which is not guaranteed and can be reduced or removed retrospectively without notice. If you take money out of the With-Profits Fund, we may make an adjustment to your fund value if the value of the underlying assets is less than the value of your Plan including all bonuses. This adjustment 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 fair share of the With-Profits Fund in which your payments are invested. We apply the MVR to your Plan value including regular and final bonuses. We do not apply an MVR at your chosen pension date or on any claim due to death.

We may apply an MVR to full or partial withdrawals as a result of switches or transfers, on all investments that have been running for less than five years. For investments that have been running for longer periods, we may apply an MVR where the amount paid out, including any other payments in the previous 12 months, is more than £10,000. We would not apply the MVR to the first £18,000 of this total. As Plans approach the chosen pension date, the size of any MVR that would apply is gradually reduced. We do not currently apply an MVR on full withdrawals as a result of early or late retirements.

The impact of an MVR will be to reduce the amount payable on a full withdrawal, or to reduce the remaining value of your investments after a partial withdrawal.

We reserve the right to change our practice at any time, in particular in the light of a significant move in the investment market or in the event of a significant increase in the level of withdrawals taken by our policyholders.

Any change we make to our practice would be applied without prior notice and would apply to existing Plans as well as to any new Plans on top-ups.

Regular payments	Frequency	Amount
Regular Employee payments	monthly	4.00%

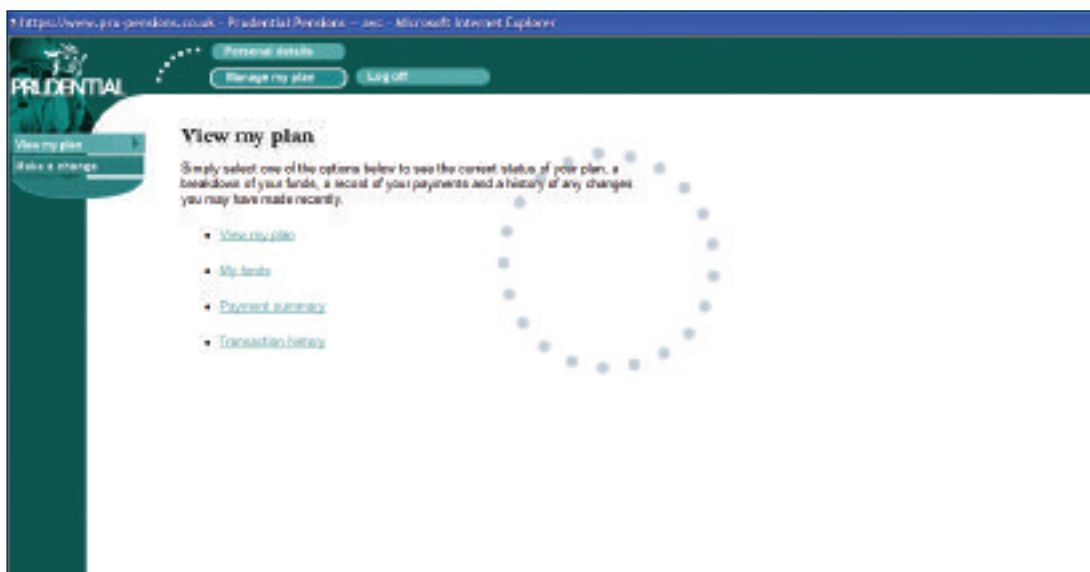
Your existing investment choice: **Regular Employee payments**

This is an up to date fund value at the time and date it is run.

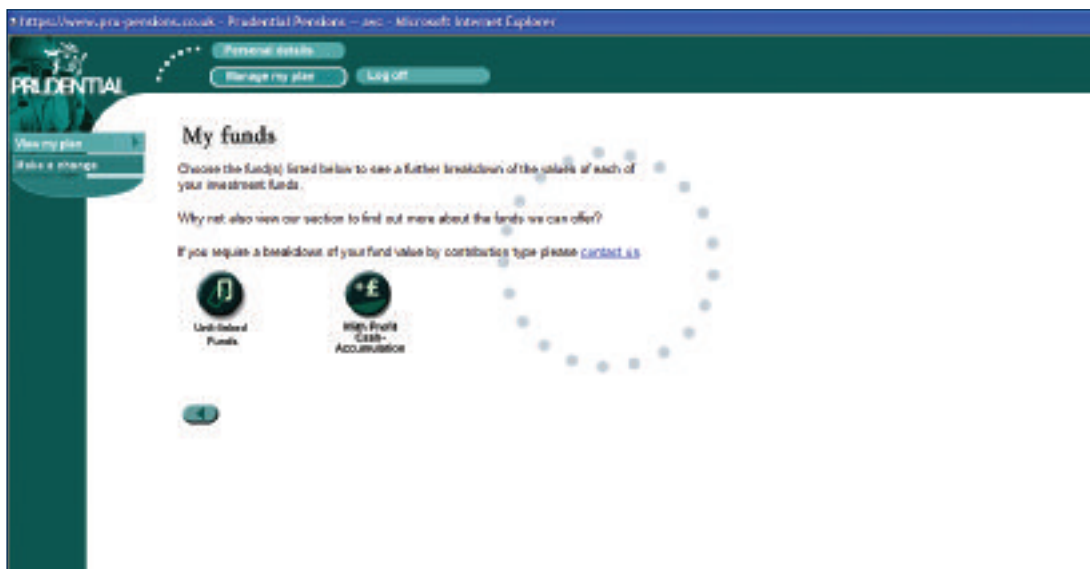
The "Regular Employee payment", shown at the bottom of the screen, is as the latest information provided and may not include any amendments dealt with by the employer directly.

TIP: If you are paying contributions, you can check the latest payment invested by clicking on "Payment summary" (see page 16).

If you require a breakdown of the fund value by investment type, select "My funds" from the screen below:



Select each type of investment from the relevant icon as below:



These detail Unit Linked, With Profits, and Deposit Fund investments separately.

By clicking on each option it allows you to see the fund breakdown – and if applicable the units held and current unit price.

The following is an example for the Unit Linked Funds and lists the current fund price, units held and the value at the date of viewing.

1 https://www.pru-pensions.co.uk - Prudential Pensions - sec - Microsoft Internet Explorer

PRUDENTIAL Personal details Manage my plan Log off

View my plan Make a change

### My funds

Unit-linked Funds

Here is a breakdown of the value of your Unit-linked Funds

Fund name(s)	Units held	Price per unit (p)	Fund value (£)
Prudential UK Equity (Active)	1,620,037,431	144.70	2,344.20
<b>Total</b>			<b>2,344.20</b>

Units are bought and sold (for surrenders and switches) on a basis which means that the current price is not known at this point in time. The unit price and hence the current fund value shown is based on the latest price available for the fund(s).

Any payments made recently may not be included in the value shown. There is an allowance in the above calculation for charges built up since the last monthly charge was taken. Where certain fund prices are quoted at a charge deduction date, the allowance applied for the interim charge may be understated until fund prices are confirmed.

Unit values are not guaranteed and may fall as well as rise. You may not get back the amount you originally invested.

The following screen shows an example of benefits in the With Profits Fund and shows the value of the fund with and without the non-guaranteed final bonus (sometimes called Terminal Bonus).

1 https://www.pru-pensions.co.uk - Prudential Pensions - sec - Microsoft Internet Explorer

PRUDENTIAL Personal details Manage my plan Log off

View my plan Make a change

### My funds

With Profits Fund

Here is a breakdown of the value of your With Profits Fund

This is based on a valuation date of 24/06/2007.

Fund name	Fund value (£) excluding final bonus	Fund value (£) including final bonus
With Profits Cash Accumulation Fund	1829.80	2233.23

\* The final bonus may be added (although this is not guaranteed) when the benefits of your plan are paid. The rates of final bonus are broadly linked to the investment performance of the With Profits Fund, and are reviewed from time to time. Final bonus may vary and is not guaranteed.

Money is taken out of the With Profits Fund at any time other than your normal retirement date or on your death. The amount payable may be reduced to reflect the market value of the underlying assets at that time. This is known as a Market Value Reduction (MVR).

The following is an example of the Deposit Fund value screen:

Personal details | Manage my plan | Log off

**My funds**

**With Profits Fund**

Here is a breakdown of the value of your With Profits Fund.  
This is based on a valuation date of 24/02/2007.

Fund name	Fund value (£) excluding final bonus	Fund value (£) including final bonus
With Profits Cash Accumulation Fund	1829.80	2233.23

\* The final bonus may be added (although this is not guaranteed) when the benefits of your plan are paid. The rates of final bonus are broadly linked to the investment performance of the With Profits Fund, and are reviewed from time to time. Final bonus may vary and is not guaranteed.

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

The following is an example of the Deposit Fund value screen:

Personal details | Manage my plan | Log off

**My funds**

**Deposit Fund**

Here is a breakdown of the value of your Deposit Fund.  
The current value of your fund is based on a valuation day of 25/08/2007.

Fund	Fund value (£)
Deposit Fund	1,257.50

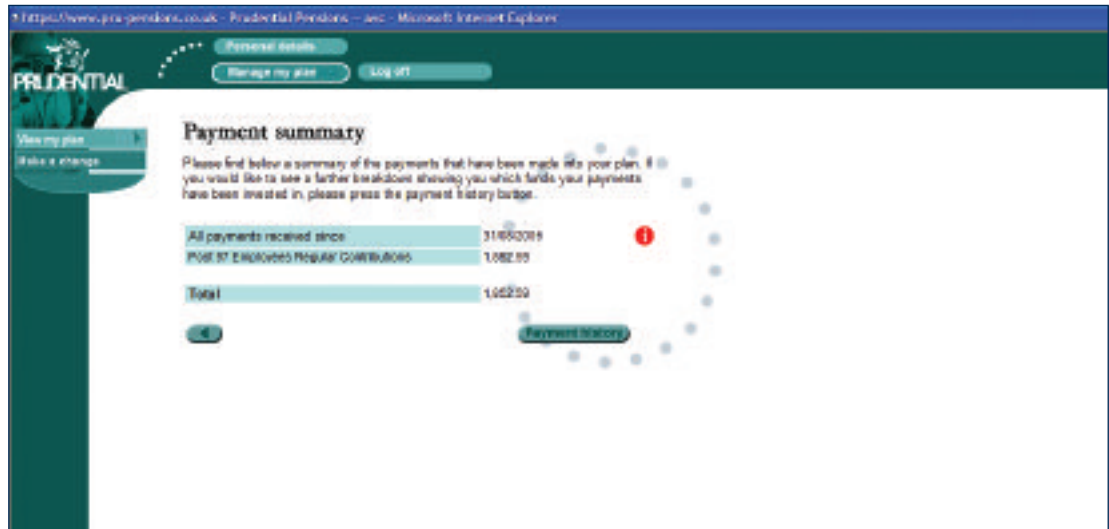
Interest is added daily to contributions at rates declared from time to time by Prudential. Our present practice - which is not guaranteed, is to declare a rate (compounded) to the Bank of England base rate.

# CONTRIBUTION HISTORY

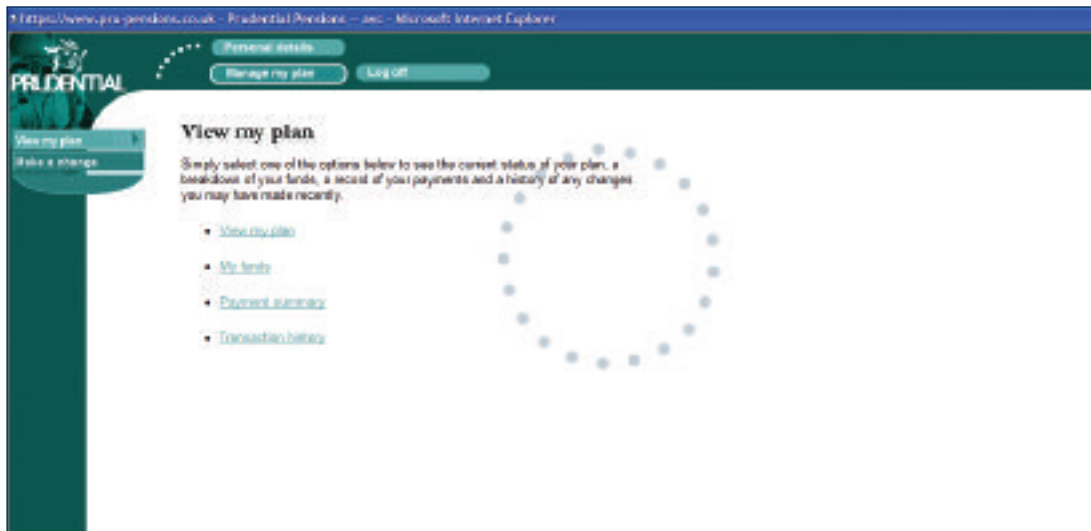
To check the latest premium invested and therefore included in the fund value, select the "Payment summary" option from the screen below:



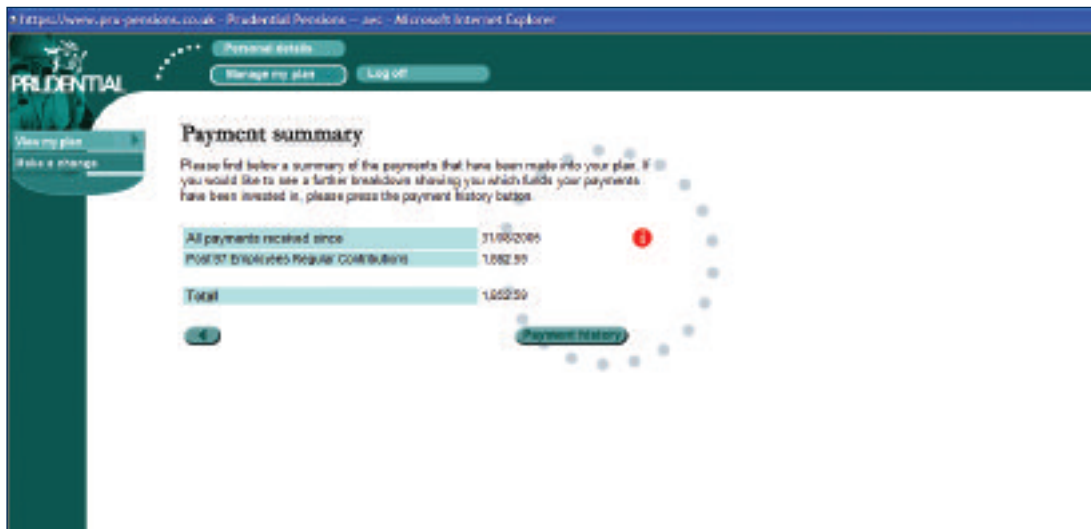
Click on the "Payment history" button as shown below:



To check the latest premium invested and therefore included in the fund value, select the "Payment summary" option from the screen below:



Click on the "Payment history" button as shown below:



This will provide a full breakdown of your payments in the last 12 months:

3 MacVieew.pwv.pwv.com - Prudential Pension - etc - Microsoft Internet Explorer

Prudential

Personal details Manage my plan Log out

View my plan Make a change

### Payment history

Here is a breakdown of the payments made into your plan since 20/05/2005

Date Invested	Transaction Type	Amount
20/05/2005	East 20 Employees Regular Contributions	178.45
26/05/2005	Fund based charges	-4.34
26/05/2005	East 20 Employees Regular Contributions	178.45
26/10/2005	Fund based charges	-4.82
26/11/2005	East 20 Employees Regular Contributions	178.45
26/11/2006	Fund based charges	-6.23
23/11/2006	East 20 Employees Regular Contributions	178.45
26/12/2006	Fund based charges	-5.96
26/12/2006	East 20 Employees Regular Contributions	178.45
26/01/2007	Fund based charges	-5.46
23/01/2007	East 20 Employees Regular Contributions	180.89
26/02/2007	Fund based charges	-5.58
26/02/2007	East 20 Employees Regular Contributions	180.89
26/03/2007	Fund based charges	-6.32
23/03/2007	East 20 Employees Regular Contributions	180.89
26/04/2007	Fund based charges	-5.79
27/04/2007	East 20 Employees Regular Contributions	180.89
26/05/2007	Fund based charges	-5.83
26/05/2007	East 20 Employees Regular Contributions	180.89
26/06/2007	Fund based charges	-6.88
26/07/2007	Fund based charges	-6.73
26/08/2007	Fund based charges	-6.78

By clicking on the blue underlined contributions a breakdown of each investment is provided:

3 MacVieew.pwv.pwv.com - Prudential Pension - etc - Microsoft Internet Explorer

Prudential

Personal details Manage my plan Log out

View my plan Make a change

### Payment history

Here is a breakdown of the payments made into your plan since 20/05/2005

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	<table border="1"> <thead> <tr> <th>Date Invested</th> <th>Fund</th> <th>Unit price @</th> <th>Units bought</th> <th>Amount invested</th> </tr> </thead> <tbody> <tr><td>20/05/2005</td><td>Dependent Fund</td><td></td><td></td><td>44.73</td></tr> <tr><td>20/05/2005</td><td>Prudential International</td><td>128.8</td><td>32.05829</td><td>41.02</td></tr> <tr><td>20/05/2005</td><td>Prudential Global Equity</td><td>126.8</td><td>42.705866</td><td>53.48</td></tr> <tr><td>20/05/2005</td><td>Prudential Property</td><td>298.1</td><td>37.322402</td><td>36.05</td></tr> <tr><td>20/05/2005</td><td>Prudential Retirement Product</td><td>128.8</td><td>32.948818</td><td>42.37</td></tr> <tr><td>20/05/2005</td><td>F&amp;B Prudential Asset Allocation Fund</td><td></td><td></td><td>44.84</td></tr> </tbody> </table>	Date Invested	Fund	Unit price @	Units bought	Amount invested	20/05/2005	Dependent Fund			44.73	20/05/2005	Prudential International	128.8	32.05829	41.02	20/05/2005	Prudential Global Equity	126.8	42.705866	53.48	20/05/2005	Prudential Property	298.1	37.322402	36.05	20/05/2005	Prudential Retirement Product	128.8	32.948818	42.37	20/05/2005	F&B Prudential Asset Allocation Fund			44.84	
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# TRANSACTION HISTORY

The fourth option in the "View my plan" section is the "Transaction history" section. This is an ecommerce transaction history, which details any changes made on line either by you or the administering authority on your behalf:

Transaction history

Here are the last 15 changes you have made to your plan since 28/04/2007.

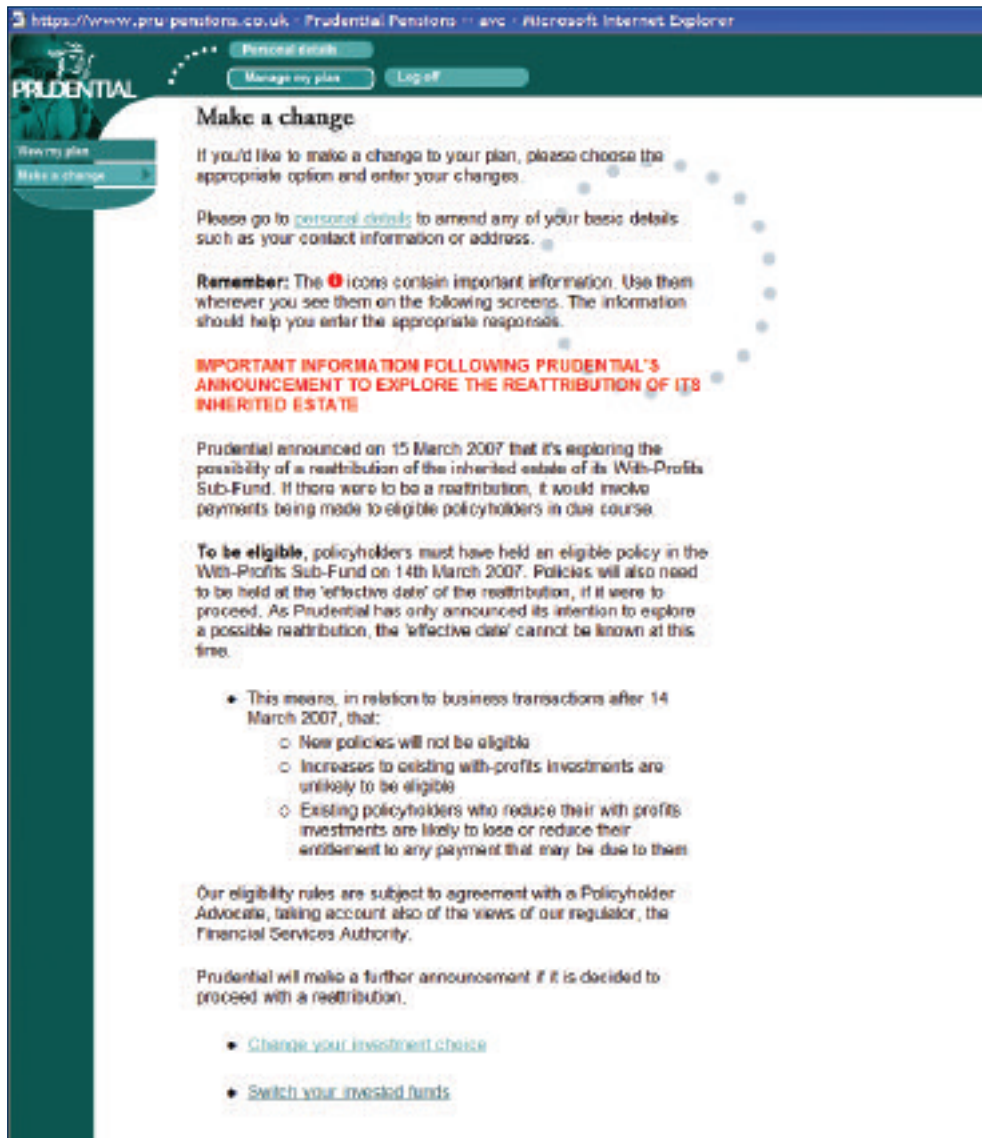
The different transaction status can be summarised as:

- Completed: change has been authorised and obtained
- Awaiting: change is awaiting authorisation
- Rejected: change has been rejected. The reasons for this will have been communicated to you
- No authorisation: change requires no authorisation

Date	Transaction type	Transaction status
11/08/2007	Personal Details Change	Completed
11/08/2007	Massage My Plus Change	Completed
28/04/2007	Massage My Plus Change	Completed

# ONLINE INVESTMENT CHOICE CHANGES

First click on "Make a change" to bring up the following screen:



Changes can be made to both the investment of premiums being paid and the existing fund held by us.

# CHANGE YOUR INVESTMENT CHOICE

To change the investment of future contributions click on "Change your investment choice".

**Change your investment choice**

Which funds do you want to choose for your future payments? Please indicate the percentage to be invested in each fund. Your current investment choice is shown below.

**IMPORTANT INFORMATION FOLLOWING PRUDENTIAL'S ANNOUNCEMENT TO EXPLORE THE REATTRIBUTION OF ITS INHERITED ESTATE**

Prudential announced on 15 March 2007 that it is exploring the possibility of a reattribution of the inherited estate of its With-Profits Sub-Fund. If there were to be a reattribution, it would involve payments being made to eligible policyholders in due course.

To be eligible, policyholders must have held an eligible policy in the With-Profits Sub-Fund on 14th March 2007. Policies will also need to be held at the 'effective date' of the reattribution, if it were to proceed. As Prudential has only announced its intention to explore a possible reattribution, the 'effective date' cannot be known at this time.

- This means, in relation to business transactions after 14 March 2007, that:
  - New policies will not be eligible
  - Increases to existing with-profits investments are unlikely to be eligible
  - Existing policyholders who reduce their with-profits investments are likely to lose or reduce their entitlement to any payment that may be due to them

Our eligibility rules are subject to agreement with a Policyholder Advocate, taking account also of the views of our regulator, the Financial Services Authority.

Prudential will make a further announcement if it is decided to proceed with a reattribution.

	Regular End year payments	
	Current	Future
Deposit Fund	0%	0%
Prudential Cash	0%	0%
Prudential Discretionary	0%	0%
Prudential UK Equity (Passive)	0%	0%
Prudential UK Equity (Active)	0%	0%
Prudential Fixed Interest	0%	0%
Prudential Global Equity	0%	0%
Prudential Index Linked	0%	0%
Prudential International Equity	0%	0%
Prudential Property	0%	0%
Prudential Retirement Protection	0%	0%
<b>Total</b>	<b>100%</b>	<b>0%</b>

The funds shown above are those available to your plan, you cannot select more than 10 funds (including all contribution types).

If you select a Lifestyle, this must be 100% of the investment for that contribution type.

You should be aware that whilst you are within a lifestyle strategy your funds will automatically be switched at certain times and you will not be able to switch your funds on-line for any contribution type. If you want to manage your investments on-line you should opt out of the Lifestyle option by making your own investment choices above.

If you would like to switch your invested funds please go to the switch your invested funds option, after you have completed this page and pressed continue.

**4** [Continue](#)

Select the percentage of the premium to be invested in to each fund and click continue. Changes need to be confirmed before exiting.

# SWITCH INVESTMENT OF EXISTING FUNDS

To change the investment of the existing funds click on "Switch your invested funds".

1 https://www.pru-pensions.co.uk - Prudential Pensions - sec - Microsoft Internet Explorer

PRUDENTIAL

Personal details  
Manage my plan  
Log off

View my plan  
Make a change

## Switch your funds

The value of your funds is shown below. If you wish to switch an amount from one fund to another please enter the percentage in the first column headed '% to be moved out'. Then enter the relevant percentage in the second column headed '% to be moved in'. Please note that the total in the second column must equal 100%.

Please note when switching between different investment funds (including under the Lifestyle Option), the sale of existing units and the purchase of new units will not normally take place on the same date. For example, the new units may be bought on a date set using the relevant unit price some three or four days later than the date the original units were sold. The prices of units can, as always, go up or down at that time, this is a risk borne by you. The exact time-lapse between sale and purchase will depend on the investment funds involved in the switch. Please refer to the Member's Booklet or Policy document for exact details of the relevant investment cycles. No interest is due for the period between the sale and purchase of units.

In addition, the sale and purchase of units in any funds (including switches between funds) may be delayed in some circumstances. For example, where the interests of all policyholders need to be protected, or where there is a delay in receiving the proceeds of a sale of assets or in circumstances where it is not possible to trade. You should also be aware that once you have initiated a switch instruction it cannot be cancelled.

The value of your investment may go down as well as up and the fund value at retirement may be less than the payments you have made.

For members of the With-Profits fund the fund value shown will include final bonus which is not guaranteed and can be reduced or removed retrospectively without notice. If you take money out of the With-Profits Fund, we may make an adjustment to your fund value if the value of the underlying assets is less than the value of your Plan (including all bonuses). This adjustment 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 fair share of the With-Profits Fund in which your payments are invested. We apply the MVR to your Plan value including regular and final bonuses. We do not apply an MVR at your normal retirement date or any claims due to death.

For unit-linked funds charges are calculated daily but deducted monthly by cancellation of units. The fund value shown allows for charges that have occurred since the last charge deduction date.

The fund value is calculated using the latest fund prices available. Therefore it may not be the actual value that would be achieved if the funds were realised today, as today's prices may not be known at this time. Any payments you have made in the last three days may not be included in the fund value shown.

Remember you can choose a combination up to a maximum of 10 funds from the funds provided below OR a Lifestyle option if available.

### IMPORTANT INFORMATION FOLLOWING PRUDENTIAL'S ANNOUNCEMENT TO EXPLORE THE REATRIBUTION OF ITS INHERITED ESTATE

Prudential announced on 15 March 2007 that it's exploring the possibility of a retribution of the inherited estate of its With-Profits Sub-Fund. If there were to be a retribution, it would involve payments being made to eligible policyholders in due course.

To be eligible, policyholders must have held an eligible policy in the With-Profits Sub-Fund on 15th March 2007. Policies will also need to be held at the effective date of the retribution, if it were to proceed. As Prudential has only announced its intention to explore a possible retribution, the effective date cannot be known at this time.

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- This means, in relation to business transactions after 14 March 2002, that:
  - New policies will not be eligible
  - Increases to existing with-profits investments are unlikely to be eligible
  - Existing policyholders who reduce their with-profits investments are likely to lose or reduce their entitlement to any payment that may be due to them

Our eligibility rules are subject to agreement with a Policyholder Advocate, taking account also of the views of our regulator, the Financial Services Authority.

Prudential will make a further assessment if it is decided to proceed with a redistribution.

Fund name	Current fund value £	% to be moved out	% to be moved in	
Deposit Fund	2768.71	0.00	0.00	i
Prudential Cash	0.00	0.00	0.00	i
Prudential Discretionary	1182.31	0.00	0.00	i
Prudential UK Equity (Passive)	0.00	0.00	0.00	i
Prudential UK Equity (Active)	0.00	0.00	0.00	i
Prudential Fixed Interest	0.00	0.00	0.00	i
Prudential Global Equity	1291.91	0.00	0.00	i
Prudential Index Linked	0.00	0.00	0.00	i
Prudential International Equity	0.00	0.00	0.00	i
Prudential Property	3961.62	0.00	0.00	i
Prudential Retirement Protection	1417.62	0.00	0.00	i
Prudential Socially Responsible	0.00	0.00	0.00	i
With Profits Cash Accumulation Fund	4309.63	0.00	0.00	i
<b>Total</b>	<b>17,483.80</b>			

This switch applies to your total fund value. If you require more information on how this is calculated, please [contact us](#) for more details. If you wish to switch your fund by contribution type, please complete a and send to us.  
If you would like to change where your future payments are invested, please go to the change your investment choice option, after you have completed this page and pressed continue.

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Select the percentage of the fund you wish to invest in each of the funds shown. For more information and/on each fund or past performance click on the red 'i' icon. Each fund links to [www.pru.co.uk](http://www.pru.co.uk).

Make the changes and click on submit. You will be asked to confirm the changes.

All switches and redirections will be processed and an acknowledgment will be issued to the administrators of the scheme. Further changes can not be made until existing changes have been processed.

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**PRUDENTIAL** 

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The Financial Services Compensation Scheme will not protect holders of policies issued by the Company before this date.

Authorised in Ireland by the Financial Regulator and regulated by the Financial Services Authority for UK business.