

Return of Premium Death Benefit Option

This relates to Prudential Investment Plan and PruFund Investment Plan Mark 3

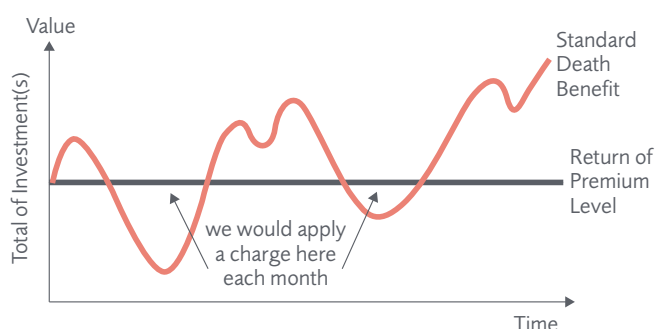
The value of your investment can go down as well as up so you might get back less than you put in.

What does this option provide?

A return of premium guarantee – giving you peace of mind that the return on death will always be at least the total amount you invested (less any regular or partial withdrawals or any adviser charges), whatever the plan value at that time.

What does it cost?

We don't make any up-front charge for this guarantee. As illustrated in the chart below, the charge applies only if the Standard Death Benefit falls below the guaranteed amount.



Please note that this chart is for illustration purposes only and doesn't represent any actual performance.

We assess the plan value once a month and apply a charge only if there's a shortfall on that date.

An example of how it works in practice is shown overleaf. This option is available only when you first take your plan out. It also applies to any top up that you subsequently make.

How is the charge calculated?

Some example rates are shown below.

Single life – charge per month per £1000 shortfall	
Age	Charge
50	£0.15
55	£0.25
60	£0.45
65	£0.78
70	£1.37
75	£2.37
80	£4.05
85	£6.79

The charge is based on the amount of the shortfall and also depends on your age (at the time of the shortfall).

So, even if the plan value should fall, you would pay only a small proportion of your investment to protect the return your family would get.

Joint life second death – charge per month per £1,000 of shortfall							
Term since policy start	Ages At Outset: 55/50	Ages At Outset: 60/55	Ages At Outset: 60/55	Ages At Outset: 70/65	Ages At Outset: 75/70	Ages At Outset: 80/75	Ages At Outset: 85/80
0	£0.00	£0.00	£0.00	£0.01	£0.04	£0.12	£0.33
5	£0.01	£0.03	£0.10	£0.29	£0.79	£2.02	£4.70
10	£0.05	£0.14	£0.40	£1.07	£2.62	£5.73	£11.06
15	£0.16	£0.46	£1.21	£2.89	£6.13	£11.47	£18.92
20	£0.50	£1.28	£3.02	£6.32	£11.64	£18.92	£27.51

The charge is based on the amount of the shortfall as well as the ages of the lives assured and the duration in years from policy commencement date (at the time of the shortfall).

Example

This is just an example designed to represent a typical situation, and doesn't relate to any particular individual. You shouldn't look upon this as financial advice or a recommendation of a particular course of action. You should consider your own circumstances fully, and may wish to consult a Financial Adviser (who may charge you for service provided) to help you make a decision.

Mr A, who is 60, invests £100,000 on 15 January. During the first year, the value of the plan grows overall, but occasionally dips below the initial investment, as shown in the table below. No withdrawals are taken during the period of the example.

Date	Plan value	Standard death benefit	Shortfall	Cost
15 January	£100,000	£100,100	£0	£0.00
15 February	£101,000	£101,101	£0	£0.00
15 March	£99,000	£99,099	£901	£0.40
15 April	£101,000	£101,101	£0	£0.00
15 May	£99,000	£99,099	£901	£0.40
15 June	£98,000	£98,098	£1,902	£0.85
15 July	£96,000	£96,096	£3,904	£1.73
15 August	£99,000	£99,099	£901	£0.40
15 September	£101,000	£101,101	£0	£0.00
15 October	£102,500	£102,603	£0	£0.00
15 November	£104,000	£104,104	£0	£0.00
15 December	£105,000	£105,105	£0	£0.00
Total cost				£3.78

The total cost of the guarantee for Mr A during the year is £3.78 – less than 0.005% of his investment.

For more information on this option, refer to your policy provisions.

Full terms and conditions of the plan are available on request.

To find out more, contact your Financial Adviser or call us on **0345 640 1000** or visit our website **pru.co.uk**

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