



Your journey

PRUDENTIAL

Staff Pension Scheme

Defined Contribution Section

# Investment Change Form

Please use this form to change the investment of either your existing funds and/or the future Employer Credits and any personal contributions to your Personal Account in the Defined Contribution (DC) Section of Prudential Staff Pension Scheme (the Scheme).

Your instruction will generally take effect from the date of receipt of the form into the PSPS DC Service Centre. The form is split into 5 parts:

**Part 1** Is where you enter your personal details.

**Part 2** Is for you to complete if you want to switch your existing fund(s) within your Personal Account.

**Part 3** Is where you can notify us if you want to redirect future Employer Credits and any personal contributions.

**Part 4** Is where you confirm your Selected Retirement Age (important if you are choosing either a Lifestyle Profile of the Prudential With Profits fund).

**Part 5** Is confirmation which must be completed before returning your form.

## Part 1: Your Details

Please complete the following using **BLOCK CAPITALS**.

Title	
First name(s)	
Surname	
National Insurance number	
Date of birth	

*Once you have completed the appropriate section(s), signed and dated the form, please return to the PSPS DC Service Centre at the address below:*

*Prudential (PSPS DC), LANCING, BN15 8GB*

## Part 2: Switch of existing funds

You should complete this section if you wish to change how part or all of your EXISTING funds are invested.

Information on the full range of available investment funds is contained in the Investment Guide. This can be found in the Documents library of the Scheme website [prudentialstaffps.co.uk](http://prudentialstaffps.co.uk). Fund factsheets are also available to help you in making the right decisions. These factsheets are regularly updated.

Please complete either 'Option 1' or 'Option 2' below. You should select either:

- One of the Lifestyle Profiles; or
- One or more of the Self-Select funds listed.

### OPTION 1:

#### Lifestyle Profiles

Tick **one** of the appropriate Profiles below if you wish to invest your contributions in one of the Lifestyle Profiles (note that you cannot invest in more than one Lifestyle Profile at the same time):

PSPS Annuity at Retirement Lifestyle

PSPS Cash at Retirement Lifestyle

PSPS Multi-asset Lifestyle Profile

#### What is a Lifestyle Profile?

A Lifestyle Profile uses a selection of funds as opposed to an individual fund. With a Lifestyle Profile the funds in which you are invested are automatically switched from the more volatile to the more cautious funds available as you approach your Selected Retirement date. This takes away the responsibility of managing your funds on a day to day basis, but the Trustee recommends that you review your investments regularly.

#### NOTES

*If you choose to invest in a Lifestyle Profile then this will apply to existing funds as well as future contributions. You do not need to complete part 3 if you are using a Lifestyle Profile. You are still required to sign and date the form and return to the address on page 1.*

*If you are selecting funds from the individual range, please continue to complete parts 2 and 3.*

### OPTION 2:

#### Self-Select Funds

Please 'tick' here if you wish to choose your own portfolio from the funds available.

You should indicate the % allocation for your funds in the table below. You can invest in up to a maximum of 10 Self-Select funds at any one time, but please ensure that the percentages add up to 100%.

Fund	%
PSPS Global Equity — active	
PSPS Overseas Equity — passive	
PSPS UK Equity — active	
PSPS UK Equity — passive	
PSPS Emerging Markets Equity — active	
PSPS Sustainable Equity — passive (formerly known as PSPS Responsible Investment Equity — passive)	
PSPS Impact Equity — active	
PSPS Islamic Global Equity — passive	
PSPS Diversified Growth — active	
Prudential With Profits	
PSPS Diversified Liquid Alternatives — active	
PSPS Corporate Bonds — active	
PSPS Fixed Interest Bonds — active	
PSPS Long-dated Gilts — passive	
PSPS Index-Linked Gilts — active	
PSPS Index-Linked Gilts — passive	
PSPS Total Return Bond — active	
PSPS Cash — active	
<b>TOTAL</b>	<b>100%</b>

# Part 3: Investment of future contributions

If you wish to redirect how the future Employer Credits and any personal contributions are invested, please complete this section of the form.

Information on the full range of available investment funds is contained in the Investment Guide. This can be found in the Documents library of the Scheme website [prudentialstaffps.co.uk](http://prudentialstaffps.co.uk). Fund factsheets are also available to help you in making the right decisions. These factsheets are regularly updated.

Please complete either 'Option 1' or 'Option 2' below. You should select either:

- One of the Lifestyle Profiles; or
- One or more of the Self-Select funds listed.

## OPTION 1:

### Lifestyle Profiles

Tick **one** of the appropriate Profiles below if you wish to invest your contributions in one of the Lifestyle Profiles (note that you cannot invest in more than one Lifestyle Profile at the same time):

- PSPS Annuity at Retirement Lifestyle
- PSPS Cash at Retirement Lifestyle
- PSPS Multi-asset Lifestyle Profile

### NOTES

If you choose **Option 1**, please note that your chosen Lifestyle option will also apply to your existing funds.

Under **Option 2** there will be **NO** automatic switching of funds as you approach retirement. Please refer to the Investment Guide booklet for details. Remember, as the returns achieved by each investment option will differ over time, the distribution of your investments will change from these percentages. The Trustee will not alter your funds to maintain your chosen distribution unless you provide further Investment Change Forms as necessary.

## OPTION 2:

### Self-Select Funds

Please 'tick' here if you wish to choose your own portfolio from the funds available.

You should indicate the % allocation for your funds in the table below. You can invest in up to a maximum of 10 Self-Select funds at any one time, but please ensure that the percentages add up to 100%.

Fund	%
PSPS Global Equity — active	
PSPS Overseas Equity — passive	
PSPS UK Equity — active	
PSPS UK Equity — passive	
PSPS Emerging Markets Equity — active	
PSPS Sustainable Equity — passive	
PSPS Impact Equity — active	
PSPS Islamic Global Equity — passive	
PSPS Diversified Growth — active	
Prudential With Profits	
PSPS Diversified Liquid Alternatives — active	
PSPS Corporate Bonds — active	
PSPS Fixed Interest Bonds — active	
PSPS Long-dated Gilts — passive	
PSPS Index-Linked Gilts — active	
PSPS Index-Linked Gilts — passive	
PSPS Total Return Bond — active	
PSPS Cash — active	
<b>TOTAL</b>	<b>100%</b>

## Part 4: Selected Retirement Age

It is very important that you indicate the age at which you intend to retire, especially if you are to use any of the Lifestyle Profiles available or the Prudential With Profits fund.

This is generally between age 55 and age 75. If you do not notify us of your intended retirement age, then age 65 will be assumed.

Please indicate your retirement age here

## Part 5: Your confirmation

### Data Protection

In order to administer the DC Section of the Scheme, it is necessary for information about you and your Dependants to be held and processed by the Trustee or other parties who act on behalf of the Trustee. The Trustee is the data controller under the Data Protection Act 1998.

This information is kept secure and only disclosed in limited circumstances, for example, information may be disclosed to companies within the M&G plc Group, Trustee advisers and other organisations in connection with the operation of the DC Section of the Scheme. Information may also be disclosed to any future potential employers and their advisers and, only if the Trustee is legally obliged to do so, to Government or regulatory organisations. By signing and returning this form, I consent to this information (which I understand may include "sensitive personal data") being held and processed in this way.

### IMPORTANT NOTES

- *The investment fund(s) that you choose is your decision. More information on the funds can be found in the Investment Guide available on the website. If you are unsure of the best option then we recommend you seek the appropriate independent financial advice. If you do not have a financial adviser, details of those available near to where you live can be found at [register.fca.org.uk](https://register.fca.org.uk).*
- *You can switch between the funds, including any of the Lifestyle Profiles, at any time. You can obtain an Investment Change Form via the website — [prudentialstaffps.co.uk](https://prudentialstaffps.co.uk), by calling the Helpline on **0345 300 2637** or you may contact the Administration Team by email [PSPSDC.SC@prudential.co.uk](mailto:PSPSDC.SC@prudential.co.uk). All fund switches are currently free of any charge.*
- *You cannot invest in a Lifestyle Profile and self-select a fund(s) at the same time.*
- *Unless notified a retirement age of 65 will be assumed.*

Before signing, please ensure you have completed all sections of the form. If you are unsure as to how to complete the form, please call the Helpline on **0345 300 2637**.

Your signature

Date (dd/mm/yyyy)

### Small Print

M&G plc or companies whose ultimate parent company is M&G plc. For the avoidance of doubt, this can include the Principal Employer and/or any associated company/employer that offers you membership of the Scheme through your contract of employment. If you joined the Scheme prior to October 2019, the Company was known as Prudential plc but on 21 October 2019, the Company became known as M&G plc.

All benefits are payable in accordance with the Trust Deed and Rules, the legal document governing the Scheme. In the event of any discrepancy between any information provided to you and the Trust Deed and Rules, the Trust Deed and Rules will prevail.