



Your journey

PRUDENTIAL

Staff Pension Scheme

Defined Contribution Section

Decision Form

If you are an employee of the Company in the UK, you will automatically become a member of the Defined Contribution (DC) Section of Prudential Staff Pension Scheme (the Scheme) for pension benefits on the first day of your employment through a process of contractual enrolment.

You will automatically pay personal contributions at the rate of 1% of your Pensionable Pay (your basic salary) unless you choose not to. The Company will pay contributions at the rate of 8% of your Pensionable Pay plus it will also match your contributions (including the default member contribution of 1%, up to a maximum of 5% of your Pensionable Pay). You can change your contribution rate via Workday.

The Company operates a salary exchange arrangement called Pensions Plus. Pensions Plus allows you to exchange your salary for Pensions Plus contributions, which means you save National Insurance contributions. You can choose not to participate in Pensions Plus.

This form is designed for you to advise how you would like the Employer Credits and your own contributions to be invested by the Trustee on your behalf.

- Part 1** Is where you enter your personal details.
- Part 2** Is where you notify us of your intended retirement age and where you would like to invest.
- Part 3** Is confirmation which must be completed before returning your form.

The decisions you indicate in this form will be effective from the first day of the calendar month following receipt.

Part 1: Your Details

This section must be completed in full using **BLOCK CAPITALS**.

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

Once fully completed please email this Form to:
PSPSDC.SC@prudential.co.uk

Part 2: Your investment

You can also make investment choices online, simply go to the Scheme website prudentialstaffps.co.uk and click or tap on the My Account button.

Any contributions you make, along with the Employer Credits and Matching Employer Credits (if applicable), are invested by the Trustee into a Personal Account in your name.

The range of investment funds available are described in the Investment Guide available from the Document library section on the website prudentialstaffps.co.uk. Fund Factsheets are also available to help you in making the right decisions. Once you have made a decision you should complete the section below. If you do not make an active investment choice, your Personal Account (including your personal contributions, Employer Credits and Matching Employer Credits) will be invested in the PSPS Multi-asset Lifestyle Profile.

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 must be 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

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 Profile

Tick **one** of the appropriate options 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 Multi-asset Lifestyle Profile
- PSPS Annuity at Retirement Lifestyle
- PSPS Cash at Retirement Lifestyle

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.

CHOOSING INVESTMENT FUND(S)

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.



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	
TOTAL	

Please refer to the important notes on **page 4** to assist you in your decision.



Part 3: Your confirmation

This section must be completed in full.

Your privacy is important

The Trustee knows how important it is to keep the information it holds about you private. If you wish to see the Trustee's full Data Privacy Statement this can be accessed via the Scheme website prudentialstaffps.co.uk. You will find a link to the Data Privacy Statement in the footer of each page of the Scheme website.

If you do not have access to the Scheme website you can request a copy of the Data Privacy Statement to be sent to you by writing to:

Prudential (PSPS DC)
LANCING
BN15 8GB

By signing and returning this Form, I acknowledge that I have read the Trustee's Data Privacy Statement and consent to my information (which I understand may include "sensitive personal data") being held and processed as described in the Data Privacy Statement.

Please read and confirm the following by ticking the box:

- I shall produce a birth certificate or other such evidence of age as may be required.
- I shall produce a marriage or civil partnership certificate, if required.

Your signature

Date (dd/mm/yyyy)

IMPORTANT NOTES

- *Until such time as you make an active decision you will remain invested in the PSPS Multi-asset Lifestyle Profile. The investment decision you are now making will apply to any contributions (either by you or the Company) already received and invested as well as to all future pension contributions (including Employer Credits and matching Employer Credits).*
- *You can switch between the funds, including any of the Lifestyle Profiles, at any time. Simply complete a further Decision Form or make your changes online via MyAccount. 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 Selected Retirement Age 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**.

Small print

Company means M&G plc or any associated company/employer that offers you membership of the Scheme through your contract of employment.

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.