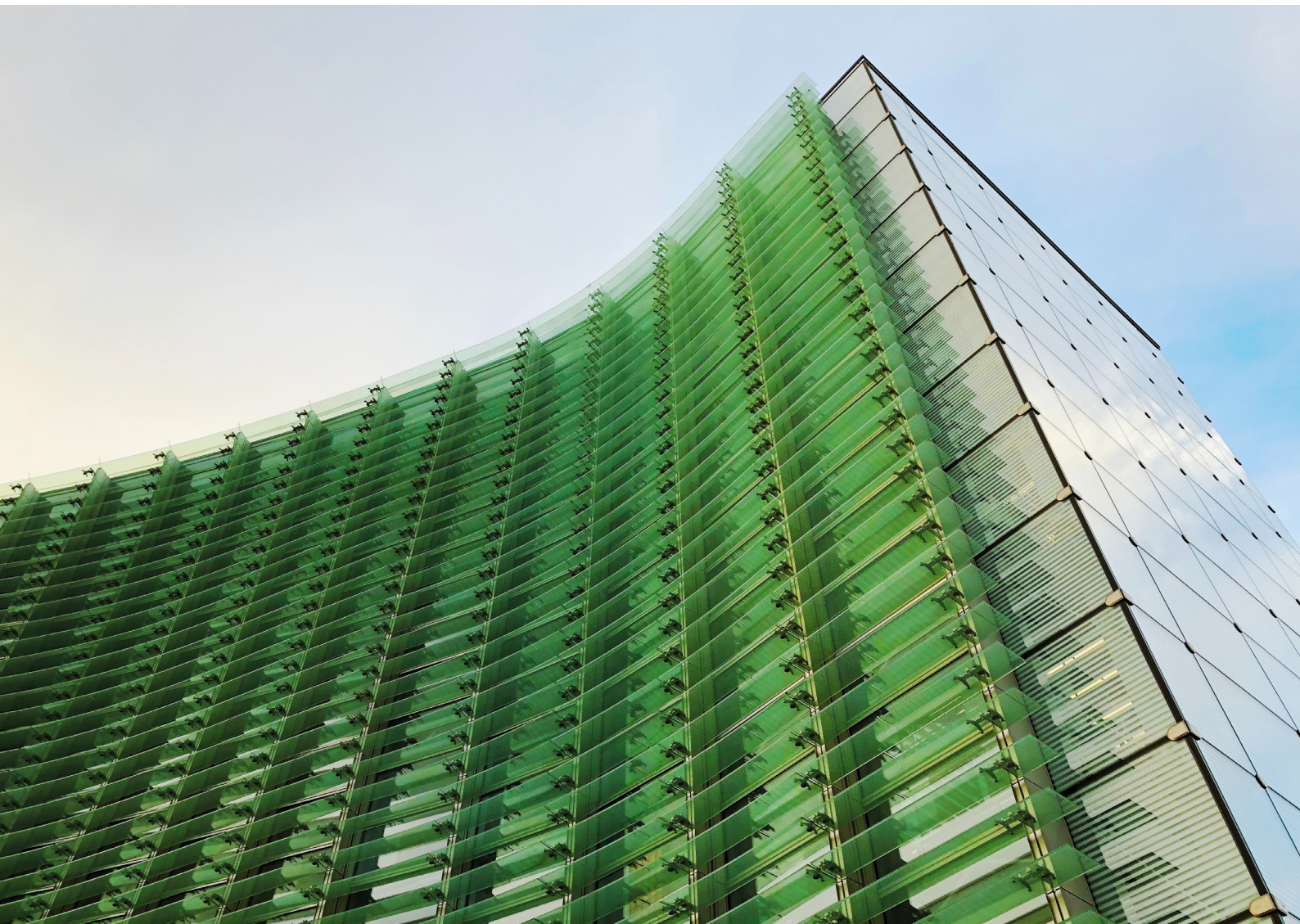




# Regular Withdrawal Guide

TO BE READ IN CONJUNCTION WITH THE ISA TERMS AND CONDITIONS



*The Prudential ISA is available online for new applications and the management of existing investments.*

*Online application and account management does not affect ISA eligibility requirements, execution policy or your cancellation rights.*

*If you have a financial adviser, they are able to buy and sell investments and amend your personal details online on your behalf. (Advice is required for new investments within the Prudential ISA.) The Prudential ISA terms and conditions have therefore been amended to provide your consent for your adviser to buy and sell and to make amendments online on your behalf, and to incorporate requirements particular to online activity (including those relating to personal data and data security). However, the Prudential ISA terms and conditions are otherwise unchanged and apply equally to online and other activity.*

*Registration is required for access to online services. Once registered for online access, you will be notified of any action taken on your account by you or your adviser on your behalf.*

*For more information, contact us on 0344 335 8936.*

You may make regular withdrawals from your Account. Any withdrawal from your Account will reduce the value of your Investments.

You cannot set up a regular withdrawal facility on a PruFund Fund or on a sub-fund of an OEIC in which a regular savers facility exists.

Regular withdrawal payments will be made in accordance with Section 9 of the ISA Terms and Conditions.

If you are not withdrawing the full value of your investment in a PruFund Fund or a sub-fund, you must have at least the investment minimum holding remaining in that particular PruFund Fund or sub-fund. Failure to do so may result in a full withdrawal from the PruFund Fund or sub-fund.

The minimum regular withdrawal is £50 on each occasion for each fund in which you are invested.

Investment minimum holding levels are set out in the Key Features Document or Prospectus as appropriate.

A regular withdrawal can only be taken as a fixed monetary amount and can be taken on either 5th or 20th of each month, or the previous working day if either of those days is a weekend or Bank Holiday. The payment will reach your bank account four business days after the withdrawal date chosen.

The 30 day cancellation period as set out in the 'Cancellation' section of the terms and conditions must have lapsed before the first regular withdrawal may be taken from your Account.

We can pay regular withdrawals to you as follows:

- monthly;
- quarterly;
- half-yearly; or
- annually.

You may choose to take regular withdrawals proportionally from each fund held within your Account (to the extent this is permissible in that particular fund) or you may choose to take regular withdrawals from specific funds of your choice. However, after applying the regular withdrawal, the value of that particular fund must not decrease to less than the minimum investment holding for the particular fund.

The total value of the regular withdrawals to be taken in any 12 month period must not exceed 100% of the value of your Prudential ISA. This calculation is performed when the withdrawal is established, on its re-commencement following any suspension, or should the amount be increased.

Under certain conditions, such as the satisfactory completion of our security procedures, settlement proceeds may be withheld and will not be released until the necessary checks are concluded. *Failure to provide these documents following three requests may also result in the regular withdrawal being suspended until the relevant documents have been provided.*