

## Frequently Asked Questions – For Policyholder Use

### **What happened on 7 April 2014?**

On 7 April Prudential International Assurance plc ('PIA') implemented changes to its business model in respect of its Belgian business. This means that PIA will no longer accept applications for new policies.

### **How does this affect my policy(ies)?**

The change in business model has no impact on your existing policy(ies) with Prudential International Assurance plc ('PIA').

### **Why has this action been taken?**

Following a strategic review of Prudential International Assurance plc ('PIA')'s participation in the Belgian market, a decision was made to cease accepting applications for new policies from Belgian residents. As such a decision was also made to terminate PIA's agreement with HPG Belgium BVBA – SPRL ('HPGB').

### **Who will now be looking after my policy(ies) and why do I have to reappoint my Financial Adviser?**

Prudential International Assurance plc ('PIA') will now support you directly from our operations centre in Dublin. Prior to this change PIA was using the services of HPG Belgium BVBA – SPRL ("HPGB") to support us in the servicing of our products in Belgium. As the agreement with HPGB has now come to an end PIA will no longer be in a position to give effect to any previous Financial Adviser appointment made by you in relation to your PIA policy(ies). As a result of this you may wish to re-appoint your current financial adviser or a new financial adviser if you have one, to service your policy(ies).

### **How can I appoint a servicing financial adviser to service my policy(ies)?**

In order to appoint a servicing financial adviser please complete the enclosed Financial Adviser Appointment Form and return it in the pre-paid envelope which we have provided with this letter or by emailing a signed pdf copy of the form to [pru.europe@pru-europe.com](mailto:pru.europe@pru-europe.com). This must be signed by all policy owners. On receipt of the signed Financial Adviser Appointment Form we will record your instructions on our system. Your servicing financial adviser will then be in a position to request information on your policy(ies).

### **Where can I get a Financial Adviser Appointment Form?**

We have included a Financial Adviser Appointment Form with your letter. If you require another copy you may access one on our website:

[www.prudentialinternational.com/be-en-customer/](http://www.prudentialinternational.com/be-en-customer/) (English)

[www.prudentialinternational.com/be-fr-customer/](http://www.prudentialinternational.com/be-fr-customer/) (French)

[www.prudentialinternational.com/be-nl-customer/](http://www.prudentialinternational.com/be-nl-customer/) (Flemish)

or you can contact us and we will send a Form to you.

### **Can I subsequently change my servicing financial adviser once appointed?**

Yes, you can change your servicing financial adviser at any time by submitting a new Financial Adviser Appointment Form or you can remove your servicing financial adviser by providing us with a written instruction to that effect.

### **Have you informed the regulator?**

On 14 February we wrote to the Financial Services and Markets Authority ('FSMA') to inform them of our decision. We also wrote to the Irish Regulator, The Central Bank of Ireland ('CBI'). Prudential International Assurance plc ('PIA') will continue to update the relevant regulators as necessary.

### **Has my financial adviser been informed?**

We have already informed your Financial Adviser of these changes.

### **How will you communicate with me in the future?**

All policyholder correspondence will be sent to your home address as recorded on our system. This will include Annual Statements, and all confirmations of any instruction sent to Prudential International Assurance plc ('PIA').

### **Where can I get more information?**

You can get more information by going to our website –  
[www.prudentialinternational.com/be-en-customer/](http://www.prudentialinternational.com/be-en-customer/) (English)  
[www.prudentialinternational.com/be-fr-customer/](http://www.prudentialinternational.com/be-fr-customer/) (French)  
[www.prudentialinternational.com/be-nl-customer/](http://www.prudentialinternational.com/be-nl-customer/) (Flemish)  
or by phoning us on +353 1 4765211 (French/English) or +353 1 4765374 (Flemish/English) or you can submit your request in writing to Prudential International Assurance plc, Montague House, Adelaide Road, Dublin 2, Ireland.

### **Who do I contact if I have a query?**

You can contact Prudential International Assurance plc ('PIA') directly by email through the website link, by phone on +353 1 4765211 (French/English) or +353 1 4765374 (Flemish/English) or by submitting your request in writing to Prudential International Assurance plc, Montague House, Adelaide road, Dublin 2, Ireland.

### **What will be available on the website?**

The website will have the following:

- About Prudential International Assurance plc ('PIA') and International Prudence Bond (IPB)
- Our contact details
- Query submission facility (email link)
- Literature Library with relevant servicing forms
- Frequently Asked Questions section

### **How do I get a valuation on my policy(ies)?**

You can get a valuation by submitting a request through the website –  
[www.prudentialinternational.com/be-en-customer/](http://www.prudentialinternational.com/be-en-customer/) (English)  
[www.prudentialinternational.com/be-fr-customer/](http://www.prudentialinternational.com/be-fr-customer/) (French)  
[www.prudentialinternational.com/be-nl-customer/](http://www.prudentialinternational.com/be-nl-customer/) (Flemish)  
or by phoning us on +353 1 4765211 (French/English) or +353 1 4765374 (Flemish/English). You may also write to us to request a valuation at any time. You will receive your Annual Statement just after your Policy Anniversary which will detail all of the transactions on your contract for the previous policy year. The Annual Statement will also give you an up-to-date valuation on your policy(ies).

### **How do I send a servicing request to you?**

You can send any completed forms and associated and duly certified documentation directly to Prudential International Assurance plc, at Montague House, Adelaide Road, Dublin 2, Ireland.

### **Can I continue making Top Ups to my policy(ies)?**

Yes, we will permit Top Ups to your existing policy in line with your policy Contract Conditions.

### **What is the procedure for submitting a Top Up?**

If you have appointed a servicing financial adviser, you should speak to them in the first instance. In order to submit a Top Up you must complete the Top Up application form and submit to us along with all other required, duly certified documentation and requirements.

**How do I pay the Premium for a Top Up?**

Details of our Premium Bank Account are available on our website or by phone on +353 1 4765211 (French/English) or +353 1 4765374 (Flemish/English).

**Will you continue to deduct Premium Tax for any future Top Ups?**

Yes, Premium Tax (IPT) will be deducted from any monies received and paid to the Belgian Tax Authority.

**[www.prudential-international.com](http://www.prudential-international.com)**

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.