

Prudential ISA

Regular Withdrawal Guide

TO BE READ IN CONJUNCTION WITH THE ISA TERMS AND CONDITIONS

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 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, you must have at least the investment minimum holding remaining in that particular PruFund Fund. Failure to do so may result in a full withdrawal from the PruFund 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.

The regular withdrawal can only be taken as a fixed monetary amount and will be taken on either the 5th or 20th of each month, or the preceding business day if either of those days is a weekend or a Bank Holiday. Settlement will be made four business days after the date of each withdrawal transaction.

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 maximum aggregate value of regular withdrawals taken in a 12 month period must not be more than 7.5% of the full value of your eligible holdings at the date of your request to set-up your regular withdrawal arrangement.