

Key Features of the

Teachers' Additional Voluntary Contributions (AVC) Scheme

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether our Teachers' AVC is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

About the Teachers' AVC

The Prudential Teachers' AVC Scheme is an arrangement which allows you to make tax-efficient additional savings on top of your existing Teachers' Pension scheme.

Taking out this product will meet the demand and need of a main scheme member wishing to make additional money purchase pension provision to meet their financial requirements in retirement. If you are not sure whether this plan is right for you, please speak to a financial adviser.

Its aims

What this plan is designed to do

- To help you save for retirement in a tax-efficient way by providing access to a wide range of investment options to match your investment objectives and attitude to investment risk.
- It can also be used to provide you with optional life cover.

Your commitment

What we ask you to do

- To make regular and/ or lump sum payments into your plan.
- To leave your money invested until you are ready to take your pension benefits.
- You need to choose investments to suit your needs and keep them under regular review.

Risks

What you need to be aware of

Investing money can be rewarding, but it's not without risk. We've highlighted the key risks you should consider before investing in this product.

- The value of your investment can go down as well as up so you might not get back the amount you put in.
- As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now. This is called inflation.
- If the total charges are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested. Please read your **Fund Guide** for more information.
- If you withdraw money from our With-Profits Fund we may reduce the value by applying a Market Value Reduction (MVR). We explain this in the section **Where are my payments invested?**
- There may be a delay in the buying, switching or selling of any investment. You will be told if this applies. We explain this in the section **Where are my payments invested?**

Other documents you should read

This document gives you key information about the Prudential Teachers' AVC. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They are all available from our website at pru.co.uk/teachers or direct from us. Our contact details are on the last page.

- **Fund Guide**

This explains your investment choices

- **Your With-Profits Plan – a guide to how we manage the Fund**

This provides information on how our With-Profits Fund works, and our current approach to managing it.

- **Market Value Reduction – a clear explanation**

This explains what a Market Value Reduction is, together with information about why and when these may be applied.

Questions & Answers

Is the Teachers' Additional Voluntary Contributions (AVC) Scheme right for me?

If you're a member of the Teachers' Pension Scheme and you want to make additional investments towards your future pension benefits, it might be right for you.

When we refer to your AVC Normal Pension Age, this is the same as your normal pension age in your Teachers' scheme as at the date you join the AVC. It will not change if your State Pension Age or normal pension age in the main Teachers' scheme changes. We may also refer to this as your "AVC Policy Age".

- For members with an existing AVC as at 31 March 2015, this will be age 60 or 65 depending on when you joined the Teachers' scheme.
- For a "protected" member this will be 60 or 65 depending on when you joined the Teachers' scheme.
- For a "tapered" member this will be 60 or 65 or your State Pension Age, depending on whether you join the AVC before or after your "taper" date.
- For transition members and new teachers from 1 April 2015 this will be your State Pension Age. To understand what type of member you are, please see the factsheet available at teacherspensions.co.uk

Are other options available?

You have a number of options to increase your benefits within the Teachers' scheme. You should contact your main scheme administrator for more details. You may wish to speak to a financial adviser before deciding if you want to go ahead with any option open to you.

Is this a stakeholder pension?

No, the government has set minimum requirements that companies must meet for a stakeholder pension. These cover things like payments, charges and terms and conditions.

Charges for the plan may be higher than for a stakeholder pension.

A stakeholder pension may meet your needs as well as this plan, and these are widely available.

How flexible is it?

You can increase, reduce or stop your payments at any time. You can restart payments whenever you wish to.

You can't cancel your plan and receive a refund. Once you've paid money in, you can only access it as pension benefits – see **When can I take my benefits?**

Can I use the Teachers' AVC to provide optional Life Cover?

You can use AVCs to fund optional life cover for yourself, your spouse and/or dependants. The cost of this cover increases every three years for the level of cover selected. Your cover will end when you reach your AVC Normal Pension Age or when you stop making payments. When we refer to a "dependant" this now extends to any surviving adult including spouse, civil partner and nominated partner.

What happens if I leave?

If you leave the Teachers' Pension Scheme your payments will stop and your AVC plan will remain invested (you can restart payments after a career break when you re-join the main scheme).

Any charges and costs will also continue to be taken until you take your benefits. If you are making payments for additional life cover, your cover will stop when you leave.

How much can I pay into my plan?

There is no limit to the amount that you can pay into your AVC plan. Your total payments to this AVC, the main Teachers' Pension Scheme, including top-up options, and any other pension arrangement is subject to maximum tax relief on your payments of up to 100% of your salary.

Payments are deducted from your salary and passed to Prudential to be invested into your plan or used to purchase life cover.

You are also able to make lump sum payments by cheque. In this case you will need to reclaim any tax relief you are due by contacting HMRC.

Can I transfer money in?

You can transfer funds from other pensions you may have into your AVC as long as you are in pensionable service (currently working and in the Teachers' main scheme) at the time of the transfer. You will need to discuss this with your scheme administrator.

Your other pension plan might have valuable guarantees you'd lose if you transfer your pension pot. You should speak to a financial adviser before you make a decision.

Where are my payments invested?

You choose which funds you would like to invest your money in, from the fund range available. Our unit-linked funds are divided into units of equal value and we use the value of the units to work out how much your plan is worth at any time.

A With-Profits investment is one that aims to smooth some of the short term highs and lows of the fund over the period of time that you hold the plan. So, in theory you should see a steadier return year on year, rather than watching the value of your Plan fully reflect the rise and fall in investment markets. This is not guaranteed and you must consider that the value of your investment can go down as well as up so you might get back less than you put in.

Your payments are pooled with those of other Prudential With-Profits investors to form a fund. We invest this fund in a wide range of investments including company shares, property, Government bonds, company bonds and cash deposits.

Different funds offer different types of investment. For example, some only invest in property, others invest directly in the stock market, and others invest in a wide range of assets. Each fund has its own level of potential reward and risk. Usually, funds with more potential for growth carry more risk.

The performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you might not get back the amount you put in.

There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. We would not expect these delays to be longer than six months for units that invest in property or land, and one month for units that invest in other asset types. However, we cannot guarantee that delays will never be longer. If a delay will apply to you, we'll let you know.

For information about the Funds you can choose from, please read your **Fund Guide** and **Your With-Profits plan – a guide to how we manage the Fund**.

How funds invest

Some of the Prudential funds listed in your Fund Guide may invest in 'underlying' funds or other investment vehicles. Have a look at a fund's objective and that will tell you where it invests – including if that's in an underlying fund or funds.

If the Prudential fund is investing in just one underlying fund then it's what's known as a 'mirror' fund, as the performance of the Prudential fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential fund, compared to what it's invested in won't be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).

What's a Market Value Reduction (MVR)?

If you take money out of the With-Profits Fund, we may adjust the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses. This would also apply if the trustees of your plan transferred part, or all, of the scheme. This adjustment is known as a Market Value Reduction (MVR). It is designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period your payments have been invested.

We apply a MVR to your plan's value including regular and final bonuses. Please read **Your With-Profits Plan – a Guide to how we manage the fund** for more information on bonuses.

An MVR will reduce the amount payable on full or partial withdrawals and if investment returns have been low, you may even get back less than you have invested in your plan. We guarantee not to apply an MVR at your AVC Normal Pension Age or on any claims due to death.

Our current practice on applying an MVR

We may apply a Market Value Reduction to full or partial withdrawals, including those arising from switches or transfers, from all investments that have been running for less than five years.

For investments that have been running for longer periods, we would consider applying an MVR when a withdrawal results in the total amount paid out, including any other payments in the previous 12 months, exceeding £25,000.

We would only apply an MVR to the withdrawal amount in excess of £25,000 in these circumstances. As plans approach the AVC Normal Pension Age, the size of any MVR that would apply could be expected to reduce gradually.

We reserve the right to change our current practice on Market Value Reductions at any time, without prior notice, and this would apply to existing plans and any new plans or top ups.

Examples of reasons for a change would include significant changes in the investment market or because the number of people moving out of the fund increases substantially.

Can I change my investments?

You can move your money in your plan between funds at any time. We currently don't charge you for this. If this changes in the future, we'll let you know.

If you move money out of our With-Profits Fund we may reduce the value of your fund by applying a Market Value Reduction. More information on Market Value Reductions can be found in our leaflet **What's a Market Value Reduction – a clear explanation**.

What if I stop making payments?

Reducing or stopping your payments will reduce your future pension benefits. We will continue to take our charges even if you stop payments – see **What are the charges and costs?**

Can I transfer money out?

You can normally transfer some or all of the value of your AVC to another registered pension scheme or qualifying recognised overseas scheme at any time.

We won't charge you for this but a Market Value Reduction may apply if you transfer money out of our With-Profits Fund. You may wish to speak to a financial adviser before deciding to transfer.

What are the charges and costs?

Charges and costs are deducted for managing your plan and the underlying investments. The amount we charge depends on the funds you invest in.

Annual Management Charge

We take an Annual Management Charge for looking after your investment. We calculate the charge daily and take it monthly from your plan by cancelling units. We calculate the charge for the With-Profits Fund differently. Please remember that we'll keep taking our charges, even if you stop your payments. Charges and costs may vary in the future and may be higher than they are now. More information on the charges and costs mentioned here can be found in your **Fund Guide**.

Charges are taken from your AVC by making deductions of units from your fund if you are invested in a unitised fund. Charges are taken in a different way if you are invested in our With-Profits Fund.

With-Profits Fund annual charge

The With-Profits Fund's annual charge to your plan depends on the performance of the fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher, we would expect charges to be higher. If investment returns are lower, we would expect charges to be lower.

We currently estimate this charge to be about 0.80%, based on the assumption that future investment returns from the With-Profits Fund will be 5% per year. This charge is already taken into account when we calculate bonus rates. There's more about bonuses in: **Your With-Profits Plan – a Guide to how we Manage the Fund**.

Further costs incurred by the funds

In addition to our charges, there may be further costs incurred, which can vary over time. Where these are applicable, they are paid for by the relevant fund and will impact on its overall performance.

For more information on these further costs, please look at the current **Fund Guide** for this product.

With-Profits guarantee charges

There is a charge to pay for all the guarantees the With-Profits Fund supports. We guarantee not to apply a Market Value Reduction (MVR) in certain circumstances, e.g. when payments are made because of death or at your AVC Normal Pension Age. Our current practice (which is not guaranteed) may include additional circumstances when an MVR is not applied. Please see **What's a Market Value Reduction?** for more details.

You won't see this charge on your annual statement because we take it by adjusting regular and final bonuses.

We've reviewed our With-Profits guarantee charge provisions from 15 March 2019:

- For applications received on or after 15 March 2019, the total deduction for the guarantee charge over the lifetime of your plan is not currently more than 4% of any payment from the fund.
- For applications received before 15 March 2019, the total deduction for the guarantee charge over the lifetime of your plan is not currently more than 2% of any payment from the fund.

We'll review the amount of our With-Profits guarantee charge from time to time. The above charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

For more information about charges, please read **Your With-Profits Plan – a guide to how we manage the Fund**.

What might I get back?

The size of your AVC pension pot will depend on many factors, including the following:

- the amount that has been paid in
- how long you've been making payments
- the performance of the fund(s) you've chosen
- the amount of charges
- how long money is invested
- the effect of inflation
- how you choose to take your benefits
- tax rules
- the level of bonuses which are added to your AVC if you are invested in the With-Profits Fund.

When can I take my benefits?

The Government currently allows people to start taking their benefits from the age of 55, even if you are still working. You may be able to start taking your benefits early if you're in ill health.

If money is taken out of the With-Profits Fund at any time other than your AVC Normal Pension Age or on your death, the amount payable may be reduced to reflect the value of the underlying assets at that time. This is known as a Market Value Reduction (MVR).

The minimum age from which you can access your personal or occupational pension is expected to increase from 55 to 57 in 2028 and remain at 10 years below the State Pension age.

What choices will I have when I want to take my benefits?

There are four main options which may be used in combination:

- **You can take cash in stages** – You can leave your money in your pension pot and take out cash lump sums whenever you need to – until it's all gone, or you decide to do something else with what's left. You decide when and how much to take out. With this option every time you take money from your pension, the first 25% is usually tax-free and the remainder may be subject to income tax. So you can't take the full 25% tax-free from your pension pot at the start. But if you don't need the 25% tax-free sum all at once, this may be another way to minimise the tax you pay when you access your money.
- **You can take flexible cash or income (also known as drawdown)** – In most cases you can take out up to 25% of the money moved into your flexible cash or income plan, in cash, tax-free. You will need to do this at the start. You can then dip into the rest as and when you like. You can also set up a regular income with this option. Any money you take after the first 25% may be subject to income tax.

- **You can get a guaranteed income for life (also known as an annuity)** – You can use your pension pot to buy an income for life. It pays you an income (a bit like a salary) and is guaranteed for life. These payments may be subject to income tax. In most cases you can take up to 25% of the money you move into your guaranteed income for life, in cash, tax-free. You will need to do this at the start and you need to take the rest as an income.
- **You can cash in your whole pension all at once** – You can take your whole pension pot in one go, as a lump sum. Normally the first 25% is tax-free, but on the remainder, you could lose 20%, 40% or even 45% to income tax, if it pushes you into a higher tax bracket (especially if you're still earning). You'll need to plan how you'll provide an income for the rest of your life.

If you do decide to take cash lump sums out of your AVC, Prudential applies a £2,000 minimum to withdrawals and after any are taken you must leave a total of at least £5,000 in your fund.

Please get in touch as you approach retirement and we will let you know which of these options we may be able to offer you. You may have to transfer to another pension arrangement to take advantage of them all.

Whatever you decide to do with your pension pot you should shop around as depending on the choices you make, you may find something more appropriate elsewhere, with alternative features, investment options or charges.

Where can I get guidance about what to do with my pension?

General guidance on all aspects of pensions is available from the Money Advice Service.

Telephone: **0800 138 7777**

Website: **moneyadviceservice.org.uk**

For people over 50, Pension Wise is also available. This government service offers guidance to people with personal pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face to face.

Telephone: **0800 280 8880**

Website: pensionwise.gov.uk

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service (TPAS)

120 Holborn

London

EC1N 2TD

Telephone: 0800 011 3797

Website: pensionsadvisoryservice.org.uk

These services are free and impartial and using them won't affect your legal rights.

What about tax?

AVC payments are deducted from your salary before tax and passed to Prudential for investment. This means if you normally pay tax you'll qualify for immediate tax relief on your payments.

If you make a lump sum payment by cheque you will need to reclaim any tax relief you are due by contacting HMRC.

Annual Allowance

The Annual Allowance is a limit to the total amount of payments that can be paid to defined contribution pension schemes and the total amount of benefits that you can build up in defined benefit pension schemes each year.

Money Purchase Annual Allowance

Taking money out of your pension will sometimes lower the amount you can pay into all the pensions you may have while still benefiting from tax relief. This limit is called the Money Purchase Annual Allowance (MPAA). Your pension scheme administrator or provider will have told you if you are subject to the MPAA at the time they started to pay you.

Lifetime Allowance

The Lifetime Allowance is a limit on the amount of pension benefit that can be drawn from pension schemes, whether lump sums or retirement income, and can be paid without triggering an extra tax charge.

Tax savings will depend on your individual circumstances and rules can also change. For more information please visit pru.co.uk/tax, visit the HMRC website at hmrc.gov.uk.

Before you make a decision, you might want to speak to a financial adviser. They can help you understand the tax rules and how they'll affect you.

How will I know how my Teachers' Additional Voluntary Contributions (AVC) is doing?

We'll send you an annual statement to show how your plan is doing. Or you can call us using the contact details on the last page for a valuation.

What happens to the Teachers' Additional Voluntary Contributions (AVC) if I die?

If you die and you still have money in your AVC, we'll normally pay the value of it as a lump sum. This will be paid to your estate.

What if the Teachers' Additional Voluntary Contributions (AVC) isn't right for me?

You can't cancel your plan. However, you can reduce or stop your payments at any time. Please see **What if I stop my payments?**

How much will the advice cost?

For any adviser charges you will agree with your financial adviser the charges and how they will be paid for the advice they provide.

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Compensation

The Prudential Assurance Company Limited (PACL) is covered by the Financial Services Compensation Scheme (FSCS). If we get into financial difficulties, you may be able to make a claim. The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

Where does FSCS protection apply?

There is full FSCS coverage if PACL is 'in default'.

- Your pension is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your pension will be included in the value of your claim in the event that PACL is declared 'in default'.
- If you hold the Prudential With-Profits fund or Deposit fund in your pension, they are protected 100% in the event of the default of PACL

All the other funds we offer, apart from those mentioned above, are unit-linked, and invest in other funds managed by non-PACL fund managers. FSCS cover does not apply if the non-PACL fund manager were to be 'in default'.

- There is no FSCS cover for unit-linked funds investing with non-PACL fund managers if that manager were to be 'in default'.
- See 'How funds invest' for further information on these types of fund (often called 'mirror' funds).

You can find out more information on the FSCS at pru.co.uk/fscs, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: fscs.org.uk

Or write to:

**The Financial Services Compensation Scheme,
PO Box 300
Mitcheldean
GL17 1DY**

Or call the FSCS: **Telephone: 0800 678 1100**

Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation. For example unit-linked funds that invest in the funds of non-PACL fund managers (often called 'mirror' funds).

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PACL would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PACL would not be liable for any loss incurred from the default of the non-PACL fund manager.

Prudential's liability

Our liability under any fund that we make available under the Prudential Teachers' AVC Scheme cannot exceed the value of the assets underpinning that fund, whether these assets are actual assets, an interest in another fund (whether managed by a company within the M&G plc Group or by an external company) or an interest in a reinsurance policy effected by us to reinsure our liability under a fund.

In particular, for the type of funds listed in one and two above, our liability is limited to the amount we can claim from the relevant company. So, for example, if the external company or the other company within the M&G plc Group, were to become insolvent, we could only pay the amount, if any, which we could collect under the insolvency in respect of the units allocated to the plan.

In addition, we are not liable for any losses caused by the acts and omissions of an external company in respect of its own fund and/or the externally-linked fund.

Financial strength

Prudential meets EU standards for meeting its financial obligations. You can read our solvency and financial conditions reports at [pru.co.uk/about_us](https://www.pru.co.uk/about_us), or if you contact us we can post some information to you.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner. We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details of our Conflict of Interest Policy, please contact our Customer Service Team.

Law

The law of England and Wales applies to your contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Email: consumer.queries@fca.org.uk

Prudential Regulation Authority details:

The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH

Email: enquiries@bankofengland.co.uk

Communicating with you

Our documents and terms and conditions, as well as all other communications, will be in English.

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the '**Get in touch**' section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: financial-ombudsman.org.uk

Help is also available from the following:

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: **0800 917 4487**

Email: enquiries@pensions-ombudsman.org.uk

Website: pensions-ombudsman.org.uk

You can also submit a complaint form online:
pensions-ombudsman.org.uk/making-complaint

These services are free and using them won't affect your legal rights.

Get in touch

If you want to contact us before you buy this plan or to start or increase your AVCs, you can do so online or by phone.



pru.co.uk/teachers



Phone: **0800 151 3326** Monday to Friday 8.30am to 6pm. We can't give you financial advice but can give you factual information and chat to you about your personal situation.

If you want to contact us with any other queries, change your address or contact details or switch your investment, you can do so in writing or by phone.



Write to: **Prudential Lancing BN15 8GB UK**



Phone: **0345 640 1000**

Monday to Friday 8am to 6pm. We might record your call for training and quality purposes. To find out more about how we use your personal data please visit pru.co.uk/mydata



If you are a deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPD interpreters who will relay your conversation with a member of our customer service team.

pru.co.uk/contact-us/signvideo

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.



You'll also find more information at: pru.co.uk/teachers

pru.co.uk

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