Jersey Supplement

Supplement to documents for Investment Bonds (Single Premium Life Assurance Policies) for Residents of the Island of Jersey ("The Island")

If you are applying on, or after, 1 January 2018, you should read our Key Information Document and relevant Investment Option Document(s). This supplement provides additional information.

The documents produced by Prudential International Assurance plc ("Prudential International") are specifically designed for residents of the United Kingdom. Prudential International's printed information concerning Investment Bonds, is prepared for the understanding of, and can only fully apply to, those persons ordinarily resident and domiciled in the United Kingdom. Accordingly, the information contained in this Supplement amends such printed information including documents, where applicable, post sale information, to cover the circumstances relating to residents of the Island.

Please therefore read any such documents, in conjunction with this Supplement.

In particular, please note that the “5% tax-deferred allowance” referred to in these documents is a UK HM Revenue & Customs “allowance” only and does not apply to policyholders resident in the Island as far as Island taxation is concerned.

Prudential International's Investment Bonds and Plans invest in units in various Unit-Linked Funds and/or units in the With-Profits Fund as detailed in the relevant Key Information Document and relevant Investment Option Document(s).

### Taxation of benefits

Regular withdrawals, partial and full surrenders from Investment Bonds and Plans may be subject to charge to Jersey income tax in the hands of residents of the Island.

Residents of the Island should always be aware of the anti-avoidance provisions contained in Article 134A of the Income Tax (Jersey) Law 1961, as amended. These provisions give the Comptroller of Taxes the power to raise assessments to tax where he is of the opinion that a transaction was entered into with a view to avoiding or reducing tax.

From 1 January 2017, the Jersey Taxes Office will no longer automatically assume avoidance in every case in respect of investments into capital accumulation products. Furthermore, notional assessments will no longer automatically be included in personal assessments from the same date.

### Inheritance Tax

As a Jersey resident, no inheritance tax is payable in Jersey. United Kingdom inheritance tax should not arise on benefits when they become payable if, at the time of death, you are not domiciled or deemed to be domiciled within the United Kingdom.

This information is based on Prudential International’s understanding of current legislation as at December 2017 and does not intend that this interpretation should be relied on in any particular case. You should speak to a specialist tax adviser if you require further details in relation to Jersey tax.

This legislation (particularly relating to taxation) is liable to amendment and statutory interpretation by the taxation authorities, the government of the Island and its courts. Future changes in law and taxation cannot be anticipated.

### Policyholder Protection Arrangements

Residents of the Island are not protected by any statutory compensation schemes.

The Jersey Financial Services Commission (the “Commission”) has not granted, nor is it necessary for it to grant, its approval to the issue of this Supplement. The Commission is protected by the Financial Services (Jersey) Law 1998, as amended, against liability arising from the discharge of its functions under that Law.

Financial Advisers selling this product need to be licenced under the Financial Services (Jersey) Law 1998, as amended to give investment advice, unless an appropriate exemption applies.

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