

Write to us at
PRUDENTIAL
LANCING
BN15 8GB

Visit us at
pruadviser.co.uk

Speak to us on
0808 234 0808
8.30am to 6pm, Monday to Friday
Calling from abroad?
(+44) 178 644 8844

Email us
contact.us@prudential.co.uk

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ACTIVE FINANCIAL PTNRS LTD
5 LANCER HSE
HUSSAR CRT WESTSIDE VW
WATERLOOVILLE
PO7 7SE



01 JUN 2020
PRUDENTIAL 

Date of this letter
18 May 2020
Plan number
C325G708
Planholder
IDEAL WINDOW SOLUTIONS LTD SSA

Dear Sir or Madam

Please find enclosed a copy of the correspondence that we have sent directly to IDEAL WINDOW SOLUTIONS LTD SSAS.

If you need any more information or have further questions, please contact us and we will be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If your company changes email or postal address, landline or mobile number, please let us know so that we can keep in contact with you.

Yours faithfully



Tracy Harris
Customer Service Director

These documents are available in other formats.
If you would like a Braille, large print or audio version of this document, please contact us.

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IDEAL WINDOW SOLUTIONS LTD SSAS
IDEAL WINDOWS
UNITY BLDG
FORT FAREHAM IND EST
FAREHAM
PO14 1AH

Your plan number:
C325G708

Our reference:
ABS

18 May 2020

Dear Sir or Madam

Here's your annual statement

It shows how much you've paid in and what your plan's worth today.

You might notice that your statement looks different this year. We've made it more detailed and easier to read to help you weigh up your options

You should read through this statement as it includes important information about your plan. You don't have to do anything with it but you should keep it in a safe place for future reference.

What do you think of your new statement?

You can let us know by filling in our online survey at **pru.co.uk/abssurvey**. It only takes a few minutes and we'll only use your answers to find out how we can make our communications better.

Get in touch



0808 100 3429

(+44 178 644 8844 if you're outside the UK)

We're open Monday to Friday, 9.00 am to 5.00 pm

We might record your call or listen in to make sure we're doing our best for you.

Get in touch

If you have any questions or want to update your details our contact information is at the side of this letter. If you need advice on what to do with your money you should speak to your financial adviser -ACTIVE FINANCIAL PTNRS LTD.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Tracy Harris', written over a horizontal line.

Tracy Harris
Customer Service Director

Need audio, braille or large print?

Please call us on **0808 100 3429** and we'll send these out to you.

Call us on

0808 100 3429

(+44 178 644 8844 if you're outside the UK)

We're open 9am to 5pm - Monday to Friday

We might record your call or listen in to make sure we're doing our best for you.

Your plan number: C325G708

Statement date: 5 April 2020

This statement covers: 16 May 2019 to 5 April 2020

Your plan started on: 16 May 2019



Your annual statement for your Trustee Investment Plan

Your plan is a single premium investment which gives you access to a range of investment funds.

Your details

Scheme name	IDEAL WINDOW SOLUTIONS LTD SSAS
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What your plan's worth

The cash-in value on 5 April 2020 was	£45,516.82
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How this has been calculated:

Current plan value	£45,516.82
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We won't charge you an exit fee for taking money out of the fund or cashing it in.

The cash in value

This is the amount you'd get if you decided to cash in your plan on your statement date. It's not guaranteed. The value could go down as well as up.

Your current plan value

This is what your plan's worth on your statement date. We can't promise your plan value will stay as it is. It could go down as well as up.

Annual management charge (AMC)

We charge you for looking after your plan. This covers things like marketing, admin and managing your investment. These charges are already taken into account when we work out the value of your plan.

For PruFund funds, we take the annual management charge for these funds by deducting a percentage of those units from your plan every month.

Further Costs

These are costs not covered by the annual management charge. They can include, for example, maintenance costs for property investments, and costs associated with investing in infrastructure, such as utilities, transport and renewable energy. These can vary over time.

There's more information on the 'Summary of your plan' page.

A summary of your plan

Original investment on 16 May 2019	£50,000.00
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What's gone out of your plan during the statement period

Partial withdrawals	£0.00
Payments to your adviser	£920.72
Money Paid Out	£920.72

For a breakdown of unit transactions during the statement period see the enclosed unit transaction statement.

Paying the value of your plan if the member dies before the plan is surrendered

We'll pay the value of your plan when the member dies. For example, if the member died on 5 April 2020 we'd have paid a lump sum of £45,516.82.

Your plan's invested in these funds

Fund	Number of units at 5 April 2020	Unit price at 5 April 2020	Fund value at 5 April 2020	Annual management charge	Further costs
Prudential PruFund Growth Fund Pen Ser A	19,068.631	2.387	£45,516.82	* 1.45%	0.18%
Total			£45,516.82		

* This figure does not include any fund size discount, loyalty discount or any special deal arranged when your plan started.

The annual management charge and further cost figures we've shown in the table above are estimates for the statement period only and may change in the future.

The value of your funds can change

Your plan value can go down as well as up so you might get back less than you put in.

You can switch your funds for free whenever you like

If we start charging for this in the future, we'll let you know. If you wish to switch to, within or from Prufund funds there may be a delay in switching funds.

There are different investment options with your plan

They all have different levels of risk, so you need to find the right balance between the level of risk and the potential rewards you're comfortable with. Also, how you feel about investment risk might change over time.

You can find out more information on this in our fund guides at pru.co.uk/funds/guides/ (or we can send them out to you.) You should also think about speaking to a financial adviser.

PruFund and smoothing

PruFund uses an established smoothing process, which aims to smooth the extreme short-term ups and downs of the markets.

As part of the smoothing process, Prudential set expected growth rates (EGR); these are the annualised rates your investment would normally grow at. They are reviewed every three months, when they could rise or fall.

The smoothing process also requires us to continually monitor the underlying fund performance and make adjustments to your fund value, up or down, when necessary. We call these unit price adjustments (UPAs).

In certain circumstances we might need to suspend the smoothing process or reset the unit price for one or more of the PruFund funds.

If you would like to see if your expected growth rate has changed or any unit price adjustments have applied over the last year, we recommend you refer to pru.co.uk/egr.



Other things you should know

Delays with buying, selling or switching units

This is unlikely to happen and we'll always tell you if it does. We'd delay because of things out of our control or if the transaction would negatively affect our other plan holders.

Property or land investments wouldn't normally be delayed for longer than six months, and we wouldn't expect delays to last for more than one month for other asset types. We can't guarantee that delays won't be longer.

How we manage our unit-linked funds

For details, go to pru.co.uk/funds/psulpp.

Statement of unit transactions

Transactions during the statement period



Fund	Date	Transaction type	Relevant unit price	Number of units allocated or cancelled	Number of units held
Prudential PruFund Growth Account Pen Ser A	16 May 2019				
	16 May 2019	Unit Allocation	2.106	23,741.69	23,741.69
	16 May 2019	Spread Initial Adviser Charge	2.106	-237.417	23,504.273
	28 May 2019	Fund Switch	2.11	-23,504.273	0.00
Prudential PruFund Growth Fund Pen Ser A	16 May 2019				

Transactions during the statement period

Fund	Date	Transaction type	Relevant unit price	Number of units allocated or cancelled	Number of units held
	28 May 2019	Fund Switch	2.557	19,395.393	19,395.393
	16 June 2019	Ongoing Adviser Charge	2.566	-16.15	19,379.243
	16 June 2019	Rebate	2.566	6.861	19,386.104
	16 June 2019	AMC Charge	2.566	-24.045	19,362.059
	16 July 2019	AMC Charge	2.578	-23.23	19,338.829
	16 July 2019	Rebate	2.578	6.849	19,345.678
	16 July 2019	Ongoing Adviser Charge	2.578	-16.121	19,329.557
	16 August 2019	Ongoing Adviser Charge	2.591	-16.094	19,313.463
	16 August 2019	Rebate	2.591	6.837	19,320.3
	16 August 2019	AMC Charge	2.591	-23.963	19,296.337
	16 September 2019	AMC Charge	2.604	-23.922	19,272.415
	16 September 2019	Rebate	2.604	6.826	19,279.241
	16 September 2019	Ongoing Adviser Charge	2.604	-16.064	19,263.177
	16 October 2019	Ongoing Adviser Charge	2.616	-16.058	19,247.119
	16 October 2019	AMC Charge	2.616	-23.1	19,224.019
	16 October 2019	AMC Rebate	2.616	6.823	19,230.842
	16 November 2019	Ongoing Adviser Charge	2.63	-16.012	19,214.83
	16 November 2019	AMC Charge	2.63	-23.852	19,190.978
	16 November 2019	AMC Rebate	2.63	6.81	19,197.788
	16 December 2019	Ongoing Adviser Charge	2.641	-15.985	19,181.803
	16 December 2019	AMC Charge	2.641	-23.041	19,158.762
	16 December 2019	AMC Rebate	2.641	6.8	19,165.562
	16 January 2020	Ongoing Adviser Charge	2.654	-15.957	19,149.605
	16 January 2020	AMC Charge	2.654	-23.704	19,125.901
	16 January 2020	AMC Rebate	2.654	6.786	19,132.687
	16 February 2020	Ongoing Adviser Charge	2.668	-15.93	19,116.757
	16 February 2020	AMC Charge	2.668	-23.662	19,093.095
	16 February 2020	AMC Rebate	2.668	6.777	19,099.872
	16 March 2020	Ongoing Adviser Charge	2.704	-15.904	19,083.968
	16 March 2020	AMC Charge	2.704	-22.101	19,061.867
	16 March 2020	AMC Rebate	2.704	6.764	19,068.631

What to do if you're not happy

Here's how to make a complaint



If you're not happy with our service we'd like to hear from you. Please get in touch so we can look into it.

Call our customer relations team on 0345 640 3000

Write to us at

Customer Service Centre

Prudential

Lancing

BN15 8GB

Visit us at pru.co.uk and look for the 'contact us' section.

How to refer your complaint to the Financial Ombudsman Service

We aim to resolve your complaint ourselves. If you're not happy with our final response, you can pass your complaint on to the Financial Ombudsman to take a look.

Here are their contact details:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Phone: 0800 023 4567

Website: financial-ombudsman.org.uk

More information

We're covered by the Financial Services Compensation Scheme (FSCS)

If we get into financial difficulties that could affect our ability to pay your money, you might be eligible to claim compensation under the FSCS.

You might not always be able to claim under the FSCS as any compensation available will depend on your eligibility, the type of financial product or service involved, the investment funds selected (if applicable) and the circumstances of the claim. There are also limits to the amount of compensation you could receive.

You can find out more information on the scheme and examples of limits of cover for your plan at: pru.co.uk/fscs, or just call us.

You can also visit fscs.org.uk for more information.

Find out more about the FSCS :

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

Phone: 0800 678 1100

Where to find more information on some of the technical terms we've used

Go to our online glossary: pru.co.uk/glossary.

For more about pensions and tax, go to pru.co.uk/pensions-retirement/help-guides-and-articles/tax-information/

How we use your personal information

We've updated our Data Protection Notices. These provide details on how and why we use your personal information; including your data protection rights. You can find the relevant notice for your policy at pru.co.uk/mydata

Alternatively, you can request a copy by writing to:

The Data Protection Officer

Customer Service Centre,

Lancing,

BN15 8GB

Get in touch with your adviser for financial advice

We have ACTIVE FINANCIAL PTNRS LTD on file as your adviser. A copy of this statement is normally available to them. If this is no longer correct, please get in touch so we can update our records.

