



Corporate Nominee Service

The modern way to look after your M&G plc shares





Important information

Contents

Important information	2
About the Corporate Nominee Service	3
Managing your shares	5
Sharedealing.....	6
Dividends.....	8
Transferring shares.....	10
Contacts.....	12
Corporate Nominee Service terms and conditions	13

Risk Warning

The investments made into the M&G plc Corporate Nominee Service are in one company (M&G plc) only and should therefore be considered as a component of a balanced portfolio.

The value of shares, and any income from them, can fluctuate and therefore you may not receive in return the same amount of money you invested. Past performance is no guide to future performance.

Suitability and appropriateness

If you are in any doubt about the suitability of the Corporate Nominee Service or investments held on your behalf under it, you should consult an authorised financial adviser. Equiniti Financial Services Limited (Equiniti FS) will not assess the suitability or appropriateness of investments held for you, or other services provided to you, under the Corporate Nominee Service Terms and Conditions and you are not subject to the Financial Conduct Authority Rules on assessing suitability and appropriateness. You agree that you have not asked for, or received any advice from Equiniti FS and it is your decision to accept that this nominee service is suitable to your requirements.

Nothing in this booklet constitutes financial or other professional advice. You should consult an authorised financial adviser if you require financial advice.

How does Equiniti FS protect my data?

To understand more about how Equiniti FS safeguards your data, and to read the latest version of the Corporate Nominee Service Privacy Notice, please visit Equiniti's Privacy Centre at Equiniti's Privacy Centre at:

privacy.equiniti.com

or contact the Shareholder Helpline (see **Contacts** on page 12).

Eligibility

You must be aged 18 or over and resident in the European Economic Area (EEA) (including the UK), Switzerland, Isle of Man, Channel Islands or Gibraltar in order to participate in the Corporate Nominee Service.



About the Corporate Nominee Service

What is the Corporate Nominee Service?

The Corporate Nominee Service is provided by Equiniti FS and offers a facility for M&G plc shareholders to remove their shares from the M&G plc share register and hold them together with those of other shareholders in a nominee company sponsored by M&G plc.

The advantages of the Corporate Nominee Service

The Corporate Nominee Service allows shareholders to enjoy the convenience and reassurance of holding their shares electronically whilst maintaining the benefits of being a shareholder. Specifically:

- you do not have to keep paper share certificates (or risk paying for duplicates if your certificates are lost).
- you can buy or sell shares online, by phone, or by post using an appointed sharedealing provider (see **Sharedealing** on page 6). Availability of services depends on where you live.
- you can sell shares from the day they are transferred into the Corporate Nominee Service as you don't have to wait for a share certificate(s) to arrive in the post.
- when selling shares held electronically online or via phone, there are usually shorter settlement periods than when selling paper share certificates.
- your details will be held on a separate register, which is not open to public inspection.

Who will be the registered holder of my shares?

Your M&G plc shares will be held on your behalf in the name of Equiniti Corporate Nominees Limited, on a separate register, which is not open to public inspection. You continue to be the beneficial owner of the shares.

How will I know how many shares I have in the M&G plc Corporate Nominee Service?

You will receive a Corporate Nominee Service Statement (Statement) as soon as you join. On a quarterly basis thereafter, a Statement will be made available within your Shareview Portfolio showing the number of shares held for you (see **When and how will I receive my nominee statement?** on page 4).

You can check your details at any other time within your Shareview Portfolio (see **Managing your shares** on page 5), Employee Share Plan Portal (for M&G plc employee shareholders only) or by contacting Equiniti FS, (see **Contacts** see page 12).



Corporate Nominee Service charges

Transferring shares into the Corporate Nominee Service	Free
Transferring shares out of the Corporate Nominee Service	
- within 90 days of transfer into Nominee	Free
- more than 90 days after transfer into Nominee	£10
When selling shares directly from the Corporate Nominee Service via an appointed sharedealing provider, no transfer charge will be incurred. However, the appointed provider's commission rates will still apply.	
Duplicate statement (in the post)	£10 +VAT
Confirmation of holding	
- online	Free
- by telephone	Free
- in writing	£10 +VAT
Annual management fee for unclaimed payments where share balance is zero	Max. £5 (incl. VAT) per annum

What is the annual management fee for unclaimed payments?

This fee only applies if you have sold or transferred all of your shares, but Equiniti FS continues to hold unclaimed payments for you of which it had previously notified you. Unclaimed payments are payments over 12 months old which have been issued to you but have not been cashed. Any unclaimed payments are shown on your Statement.

The fee is up to a maximum of £5 (incl. VAT) per annum. You will be notified in advance of any fee being applied and given the opportunity to claim any unclaimed funds (less any applicable reissue fees) before the application of the fee.

Will I still be able to attend and vote at general meetings and receive shareholder documents?

Yes. You will still be able to attend and vote at general meetings and receive copies of the same shareholder communications as other shareholders.

When and how will I receive my Statement?

You will receive four Statements a year if assets are held on your behalf in the Corporate Nominee Service, and these will be made available online via your Shareview Portfolio.

An email will be sent to the address associated with your Shareview Portfolio to let you know when each Statement is available and how to access it. The dates online statements will be made available will be provided on the front of each statement.

What if I do not have a Shareview Portfolio?

If you do not have a Shareview Portfolio (see **Managing your shares** on page 5), or your Shareview Portfolio is not activated, we will still send one paper Statement each year advising you when your remaining quarterly Statements will be made available online.

What if I want all of my Statements issued in paper form?

If you would prefer to receive all four of your Statements in the post, please call 0333 207 6515 (+44 121 415 0997 if calling from outside the UK). Lines are open 08:30 to 17:30 (UK time), Monday to Friday (excluding public holidays in England and Wales). You will need your Shareholder Reference to hand. You can also ask to receive more frequent paper Statements. Please contact the Shareholder Helpline (see **Contacts** on page 12 for further information and how much this would cost).



Managing your shares

How can I manage my shares?

Employees of M&G plc:

Employees of M&G plc can manage their shareholding online at:

www.esp-portal.com/clients/mandg

Your Employee Share Plan Portal will detail any investment in the M&G plc Share Incentive Plan and Sharesave if applicable, and will show the total shares held on your behalf in the Corporate Nominee Service.

Non-employees of M&G plc:

If you are not an employee of M&G plc, you can manage your shareholding by registering for a Shareview Portfolio.

You can register for a Shareview Portfolio in just three easy steps:

1. register at **www.shareview.co.uk/info/register**.
2. receive an activation code in the post.
3. log on and enjoy the benefits of a Shareview Portfolio.

What are the benefits of a managing my shares online?

Benefits include:

- view/download your quarterly nominee Statements online.
- elect to view company communications online.
- research market news and data to help your investment decisions.
- update your details online including your address or payments preferences.
- buy and sell shares easily.
- create your own investment portfolio showing all of your shareholdings using Shareview Portfolio.



Sharedealing

What are my share dealing options?

M&G plc has made arrangements to allow you to buy or sell M&G plc shares in the Corporate Nominee Service through Equiniti FS.

Dealing via Equiniti FS

Please be aware that if you decide to trade your shares, Equiniti FS has to carry out checks to confirm your identity. These are done to meet various legislative and regulatory requirements and guidelines. You may be asked to provide various documents before your proceeds can be sent to you.

Which Equiniti FS dealing services can I use?

Telephone and online dealing services are available to UK residents (including Isle of Man and Channel Islands).

The Postal Share Dealing service is available to all European Economic Area (EEA) residents (including UK), Isle of Man, Channel Islands, Switzerland and Gibraltar.

Where can I find the latest Sharedealing terms and conditions, forms, charges etc for dealing via Equiniti FS?

The latest share dealing terms and conditions, forms and charges can be found at:

www.shareview.co.uk/dealing

or by contacting Equiniti FS (see **Contacts** on page 12).



Online dealing

Buy or sell straight away via **www.shareview.co.uk/dealing** during UK market hours 08:00 to 16:30, Monday to Friday (excluding public holidays in England and Wales).



Telephone dealing service

Buy or sell straight away by calling 03456 037 037 (+44 121 415 7560 if calling from outside the UK) during UK market hours 08:00 to 16:30, Monday to Friday (excluding public holidays in England and Wales).



Postal share dealing service

Download a Postal Share Dealing Form by visiting **www.shareview.co.uk/dealing** or calling 0371 384 2248 (+44 121 415 7172 if calling from outside the UK). Lines are open 08:30 to 17:30 (UK time), Monday to Friday (excluding public holidays in England and Wales).

Dealing will normally take place the next business day following receipt of your instruction.



Important: Markets in Financial Instruments Directive II (MiFID II)

MiFID II is a financial regulation which came into force on 3 January 2018. It has been designed to protect investors, such as yourself, by introducing enhanced obligations for firms who provide investment services. Its aim is to increase transparency and prevent market abuse. As a result, firms such as Equiniti FS have to provide additional information to regulatory bodies about your transactions, and in order to do this, may need to collect additional information about you. If you do not provide this mandatory information, you will not be able to trade your shares.

Can I sell via another share dealing provider?

To sell through a share dealing provider not appointed to the Corporate Nominee Service, you must transfer the shares to another nominee provider or arrange for a share certificate to be issued to you.

Please note there may be a charge for the transfer (see **Corporate Nominee Service charges** on page 4).

Charges are also set out in the **Corporate Nominee Service terms and conditions** see page 13).

How much will share dealing cost?

As the dealing process is simpler than dealing with share certificate sales, share dealing providers appointed to the Corporate Nominee Service look to provide very competitive rates.

As commission rates can change at any time, you need to contact the share dealing providers directly for the latest information. For more information contact the Shareholder Helpline (see **Contacts** on page 12)

Can I buy more shares through the Corporate Nominee Service?

Once you have a Corporate Nominee Service holding you can purchase additional shares through the Corporate Nominee Service using the appointed share dealing provider.

Shares purchased via a share dealing provider not appointed to the Corporate Nominee Service can be transferred into the holding at no charge.



Dividends

How will my dividends be paid?

From May 2021, M&G plc will no longer issue dividends by cheque. If you wish to receive dividends as cash, you must provide valid bank or building society account details so that payments can be made directly into your nominated account. Please note that dividend instructions previously given on your shareholding are not transferable to the Corporate Nominee Service.

What is direct payment?

Direct payment is a more secure method of payment than cheques. It is used by most large organisations to pay salaries and other expenses. There is no fee charged by M&G plc or Equiniti FS for the service.

UK residents

If you live and work in the UK, you can provide your UK bank or building society account details online via your Shareview Portfolio (see **Managing your shares** on page 5), or by telephone if you hold 2,500 shares or fewer (see **Contacts** on page 12).

Benefits of receiving direct payments include:

- fast and convenient method of payment.
- no lost or stolen cheques.
- reduces the amount of paper used.
- avoids potential fees for reissuing uncashed payments in the future.

For further information on receiving your dividends directly please visit:

www.shareview.co.uk/info/directdividends

or contact Equiniti FS (see **Contacts** on page 12).



Overseas residents

If you live and work overseas, you can arrange to have your dividends paid in your local currency direct to your overseas bank account using our Overseas Payment Service. Operating in over 90 countries it provides:

- faster access to your dividends.
- increased security.
- very competitive fees.

For further information, including the list of countries the Overseas Payment Service operates in, terms and conditions, application forms, payment limits and charges please visit:

www.shareview.co.uk/info/ops

or contact Equiniti FS (see **Contacts** on page 12).

M&G plc Dividend Reinvestment Plan (DRIP)

You can choose to participate in the DRIP provided by Equiniti FS. This enables you to use your M&G plc cash dividend to purchase more M&G plc shares in a convenient and cost efficient way, which are then added to your Corporate Nominee Service holding.

You can join online via your Shareview Portfolio (see **Managing your shares** on page 5) or by downloading an application form from www.shareview.co.uk/info/drip and returning it to Equiniti FS.

To participate in the DRIP for a particular dividend, your election must be received 15 working days prior to the next dividend payment date, otherwise your dividend will be paid in cash. Elections received after this will only apply to subsequent dividends.

For further information, including terms and conditions or an application form and terms and conditions please visit:

www.shareview.co.uk/info/drip

or contact Equiniti FS (see **Contacts** on page 12).



Transferring shares

I already hold shares in my own name. Can I transfer them into the Corporate Nominee Service?

Yes. If you have M&G plc shares in your name, you are aged 18 or over, and you are resident in the European Economic Area (EEA) including UK, Isle of Man, Channel Islands, Switzerland or Gibraltar, you can arrange to transfer these shares into the CSN by completing a transfer form (see **I wish to transfer...** on page 11).

Will I be able to transfer shares out of the Corporate Nominee Service?

Yes. You can arrange to transfer your M&G plc shares out of the Corporate Nominee Service to another nominee provider or arrange for a share certificate to be issued to you by completing a Transfer Form (see **I wish to transfer...** on page 11).

Please note there may be a charge for transferring shares out of the Corporate Nominee Service (see **Corporate Nominee Service charges** on page 4). Charges are also set out in the **Corporate Nominee Service terms and conditions** see page 13).

Where can I find transfer forms?

Transfer forms are available by contacting Equiniti FS (see **Contacts** on page 12).

If you have certificated M&G plc shares you wish to transfer into the Corporate Nominee Service you can also download the necessary Form D by visiting My Investments in your Shareview Portfolio and clicking on your M&G plc certificated shares (see **Managing your shares** on page 5).



I wish to transfer ...

... my certificated M&G plc shares into the Corporate Nominee Service.	→	Nominee Transfer Form D	→	Up to five-day service level to complete transfer. NB: If your certificates don't cover the number of shares you wish to transfer a Letter of Indemnity process will need to be completed. For further information please see 'Report a Lost Certificate' on help.shareview.co.uk .
... my shares from another CREST holder into the Corporate Nominee Service with no change in beneficial owner.	→	Nominee Transfer Form F	→	Up to five-day service level to contact broker/CREST provider. NB: Cross border transfers can take from several days to a few weeks.
... my shares to another holder within the Corporate Nominee Service.	→	Nominee Transfer Form A	→	Up to five-day service level to complete transfer. NB: New holders must complete a Confirmation of ID form, and provide two forms of identity from the lists provided.
... my shares out of the Corporate Nominee Service and receive a certificate in my own name.	→	Nominee Transfer Form C	→	Up to five-day service level to complete transfer.
... my shares from the Corporate Nominee Service to another CREST holder with no change in beneficial owner.	→	Nominee Transfer Form E	→	Up to three-day service level to contact broker/CREST provider. NB: Cross border transfers can take from several days to a few weeks.
... my shares out of the Corporate Nominee Service and have a certificate issued in the name of another holder.	→	Nominee Transfer Form B	→	Up to five-day service level to complete transfer. NB: New holders must complete a Confirmation of ID form, and provide two forms of identity from the lists provided.



Contacts



Online

help.shareview.co.uk

(from here you will be able to email your query securely).



Telephone

M&G plc Corporate Nominee Service
Shareholder Helpline

UK: 0371 384 2731

International: +44 121 415 0167

A text phone service is also available on:

UK: 0371 384 2255

International: +44 121 415 7028

Lines are open 08:30 to 17:30 (UK time),
Monday to Friday (excluding public holidays in
England and Wales).



Letter

The Manager, Equiniti Corporate Nominees
Limited, Aspect House, Spencer Road, Lancing,
West Sussex, BN99 6DA, United Kingdom

Please include a daytime telephone number
(including any dialling codes), so Equiniti FS
can contact you should further information be
required.



Corporate Nominee Service terms and conditions

To download a printable copy of the latest Corporate Nominee Service terms and conditions please visit:

www.shareview.co.uk/info/csn

or contact Equiniti FS (see **Contacts** on page 12) and a copy will be sent to you.



Equiniti Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Registered office: Aspect House, Spencer Road, Lancing, West Sussex, BN99 6DA United Kingdom. Registered in England and Wales no. 6208699.



M&G plc, incorporated in England and Wales. Registered office: 10 Fenchurch Avenue, London, EC3M 5AG. Registered number 114444019. M&G plc is a holding company, some of whose subsidiaries are authorised and regulated, as applicable, by the Prudential Regulation Authority and the Financial Conduct Authority.