

International Prudence Bond

A potential investment for your Qualifying Recognised Overseas Pension Schemes' (QROPS) needs?

International Prudence Bond, available from Prudential International, could be an ideal investment for your clients who are looking for the potential for long-term growth.

International Prudence Bond is designed as a medium to long-term investment (5 to 10 years or more). It offers your pension transfer clients the tax advantages of a Dublin-based bond combined with the following options.

The value of any investment can go down as well as up so your client might get back less than they put in.

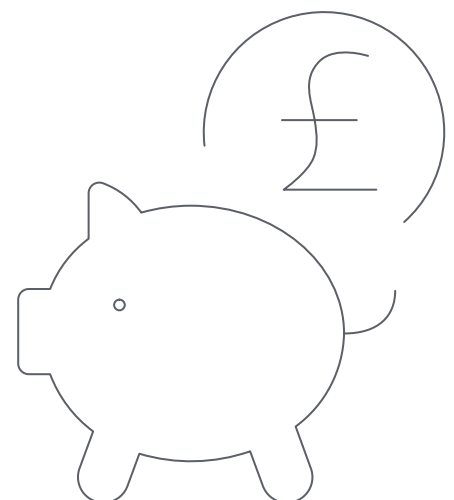
What else can International Prudence Bond offer my clients?

- PruFund denominated in Sterling, Euro and US Dollars
- Risk Managed Active range and Risk Managed Passive range of multi-asset funds designed for the medium to long term (ideally five to ten years or more) investment
- Regular withdrawals available in Sterling, Euro and US Dollars
- A minimum investment of only £20,000, or £25,000, or \$35,000
- A minimum allocation rate of 100%
- A top-up facility from £15,000, or £20,000 or \$25,000
- Capital Redemption option, useful for estate planning.

Prudential International offers a dedicated team of experts in dealing with cross border business, including QROPS, who can provide support for your business. For more information, contact your Account Manager.

PruFund funds

PruFund funds aim to grow your clients' money while giving them a smoothed investment experience. They do this by investing in the Prudential Assurance Company Ltd (PAC) With-Profits Fund. As a with-profits investment, PruFund funds are designed to spread risk by investing in a range of different asset types.



An established smoothing process

The PruFund range of funds has an established smoothing process which uses Expected Growth Rates, and where necessary, Unit Price Adjustments, to deliver smoothed returns, and provide some protection from some of the short-term ups and downs of direct stockmarket investment. As part of the smoothing process, the Directors of PAC set Expected Growth Rates; these are the annualised rates the investment would normally grow at. They are reviewed every 3 months, when they could rise or fall. The smoothing process also requires us to continually monitor the underlying fund performance and make adjustments to the fund value, up or down, when necessary.

You can find details of the current Expected Growth Rates on www.pruadviser.co.uk/funds/prufund-egr

In certain circumstances, the smoothing process may be suspended in order to protect the With-Profits Fund and the clients invested in it. This can happen independently for each fund in the PruFund Range of funds.

About Prudential International

Prudential International is part of the M&G Group, which has been helping people plan for their future for over 170 years.

Prudential is one of the most recognised names in financial services. Prudential International benefits from the financial and investment strength of the Group, enabling us to provide flexible and effective products for our customers.

www.mandg.com/pru/prudential-international-hub

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