



# Flexible Investment Plan

## Short Fund Guide

This short fund guide gives you a list of funds you can choose from and an indication of the potential reward and risk of each fund. Your adviser will give you a full fund guide which provides more information on the funds available, including the objective of each fund and its risk profile. Alternatively, you can visit our website [www.pru.co.uk](http://www.pru.co.uk). We shall send you a copy of the full fund guide when you take out the plan.

### Potential Reward and Risk Indicator

Investing is about balancing the risk you are comfortable with alongside the potential rewards that you want to achieve. Your attitude to investment risk is personal to you and may change in the future.

The table opposite can help illustrate this concept. It's not exhaustive, but covers a wide range of funds and investments and shows the general principle that, as the level for potential higher returns increases so does the level of risk. The following pages indicate how this relates to our funds.

The value of our funds may fluctuate. You may not get back the full amount of your investment.

These risk rating categories have been developed by Prudential to help provide an indication of the potential level of risk and reward that is attributable to a fund based on the type of assets which may be held within the fund. Other companies may use different descriptions and as such these risk rating categories should not be considered as generic to the fund management industry.

Prudential will keep the risk rating categories under regular review and as such they may be subject to change in the future. We recommend therefore that before making any fund choice in the future you ensure you understand the appropriate risk rating before making a decision. You will find this information in our Fund Guides, along with further information, at [www.pru.co.uk](http://www.pru.co.uk). You should also consider discussing your decision with your adviser.

Potential Reward and Risk Indicator	Types of Fund *
6 Higher	Single Country Equity Funds, International Equity Funds, Specialist Funds
5	Flexible (Up to 100% Equities) Managed Funds Global Property Funds
4	Balanced (Up to 85% Equities) Managed Funds Direct Property Funds Global High Yield Funds
3 Potential Rewards	Cautious (Up to 60% Equities) Managed Funds Distribution Managed Funds Sterling High Yield Funds Global Fixed Interest Funds With-Profits
2 Risks	Defensive (Up to 35% Equities) Managed Funds Sterling Fixed Interest Funds Corporate Bond Funds Protected/Guaranteed Funds
1 Lower	Deposit & Treasury Funds Money Market Funds

\* These are predominantly based on sector classifications by the Association of British Insurers (ABI). The description used may match an individual ABI sector name or be a Prudential suggested description for a grouping of similar sectors.  
The only exception to this is 'With-Profits' which is not classified by the ABI.

The information included in this guide is correct as at 28 May 2010.

Fund Name	Potential Reward and Risk Indicator
<b>Prudential Multi-Asset Funds</b>	
Prudential Cautious Managed Growth	3
Prudential Managed Defensive	2
Prudential With-Profits (Optimum Bonus)	3
Prudential With-Profits (Optimum Return)	3
PruFund Cautious	3
PruFund Protected Cautious	3
PruFund Growth	3
<b>Prudential Dynamic Portfolios*</b>	
Prudential Defensive Portfolio	2
Prudential Cautious Portfolio	3
Prudential Cautious Growth Portfolio	3
Prudential Balanced Portfolio	4
Prudential Adventurous Portfolio	5
<b>The PruSelect Range</b>	
Aberdeen Emerging Markets	6
AEGON Ethical Equity	6
AEGON High Yield Bond	3
AEGON Investment Grade Bond	2
AEGON Strategic Bond	3
AEGON UK Opportunities	6
Artemis Capital	6
Artemis European Growth	6
Artemis Global Growth	6
Artemis High Income	3
Artemis Income	6
Artemis Strategic Bond	3
Artemis UK Growth	6
Artemis UK Smaller Companies	6
Artemis UK Special Situations	6
AXA Framlington Equity Income	6
AXA Framlington Health	6
AXA Framlington UK Select Opportunities	6
Baillie Gifford High Yield Bond	3
BlackRock Gold & General	6
BlackRock UK Absolute Alpha	6
BlackRock UK Fund	6
BlackRock UK Smaller Companies	6
BlackRock UK Special Situations	6
Cazenove UK Growth & Income	6

Fund Name	Potential Reward and Risk Indicator
<b>The PruSelect Range – continued</b>	
CIS Sustainable Leaders	6
Fidelity European	6
Fidelity MoneyBuilder Income	2
Fidelity South East Asia	6
First State Asia Pacific Leaders	6
First State Global Emerging Markets Leaders	6
Gartmore Cautious Managed	3
Gartmore China Opportunities	6
Gartmore Emerging Markets Opportunities	6
Gartmore European Selected Opportunities	6
GLG Japan CoreAlpha	6
Henderson Preference and Bond	3
Ignis Cartesian UK Opportunities	6
Invesco Perpetual Corporate Bond	2
Invesco Perpetual Distribution	3
Invesco Perpetual Global Bond	3
Invesco Perpetual High Income	6
Invesco Perpetual Income	6
Invesco Perpetual Japanese Smaller Companies	6
Invesco Perpetual Monthly Income Plus	3
Investec American	6
Investec Capital Accumulator	6
Investec Cautious Managed	3
Investec Global Energy	6
Investec Global Free Enterprise	6
Investec Sterling Bond	2
JP Morgan Cautious Total Return	3
JP Morgan Europe Dynamic (ex UK)	6
JP Morgan Europe Smaller Companies	6
JP Morgan Natural Resources	6
Jupiter Emerging European Opportunities	6
Jupiter European Special Situations	6
Jupiter Financial Opportunities	6
Jupiter High Income	6
Jupiter Income	6
Jupiter Merlin Balanced Portfolio	4
Jupiter Merlin Growth Portfolio	5
Jupiter Merlin Income Portfolio	3
Jupiter Merlin Worldwide Portfolio	6

\* Each portfolio is a single fund choice, although each portfolio will invest in a number of underlying funds.

Fund Name	Potential Reward and Risk Indicator
<b>The PruSelect Range – continued</b>	
Jupiter UK Growth	6
Legg Mason US Smaller Companies	6
M&G American	6
M&G Corporate Bond	2
M&G Gilt & Fixed Interest Income	2
M&G Global Basics	6
M&G Global Leaders	6
M&G High Yield Corporate Bond	3
M&G Recovery	6
M&G Strategic Corporate Bond	2
Martin Currie Asia Pacific	6
Martin Currie Japan	6
Martin Currie North American	6
Neptune Balanced	4
Neptune Global Alpha	5
Neptune Global Equity	6
Neptune Income	6
New Star European Growth	6
New Star High Yield Bond	3
New Star International Property	6
Newton Balanced	4
Newton Global Higher Income	6
Newton Managed (OEIC)	5
Old Mutual Corporate Bond	2
Old Mutual UK Select Mid Cap	6
PSigma Income	6
Schroder Gilt and Fixed Interest	2
Schroder Global Property Securities	6
Schroder Income	6
Schroder Tokyo	6
Schroder UK Alpha Plus	6
Schroder UK Mid 250	6
Schroder UK Smaller Companies	6
Schroder US Mid Cap	6
SWIP Multi Manager Diversity	3
SWIP Multi Manager Select Boutiques	5
Thames River Balanced Managed	4
Thames River Global Boutiques	6
Threadneedle American	6
Threadneedle American Select	6
Threadneedle Global Bond	3

Fund Name	Potential Reward and Risk Indicator
<b>Additional Fund Choice</b>	
Prudential Cash	1
Prudential Cautious UK Managed	3
Prudential Corporate Bond	2
Prudential Equity	6
Prudential Equity Income	6
Prudential Ethical	6
Prudential European	6
Prudential European Tracker	6
Prudential Fixed Interest	2
Prudential International	6
Prudential Japanese	6
Prudential Managed	4
Prudential North American	6
Prudential Pacific Markets	6
Prudential Property	4
Prudential Small Companies	6
Prudential Strategic Growth	5
Prudential UK Tracker	6
Aberdeen American Growth	6
Aberdeen Japan Growth	6
Aberdeen Managed Portfolio	4
Aberdeen UK Growth	6
Baillie Gifford American Fund	6
Invesco Perpetual Managed	5
Invesco Perpetual UK Growth	6
M&G Balanced Portfolio	4
M&G Cautious Managed Portfolio	3
M&G Growth Portfolio	6
M&G Managed Growth	5
M&G UK Growth	6
M&G UK Select	6
Newton Continental European	6
Newton Higher Income	6
Newton International Growth	6
Newton Managed	5
Newton Oriental	6
Old Mutual Japanese Select	6

Fund Name	Potential Reward and Risk Indicator
<b>Additional Fund Choice – Distribution Income Funds</b>	
Prudential High Yield Managed Distribution	3
Prudential Managed Distribution	3
Prudential Corporate Bond (Inc)	2
Prudential Equity Income (Inc)	6
Prudential Fixed Interest (Inc)	2
Prudential Property (Inc)	4
Invesco Perpetual Income (Inc)	6
M&G High Yield Corporate Bond (Inc)	3
Newton Higher Income (Inc)	6

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