

NEW

Introducing Risk Managed PruFund

We offer a choice of funds that aim to meet a range of different investor needs, and over recent years some of the most popular have been from our PruFund Range of Funds.

These funds offer our unique smoothing process, invest money across a range of different assets and are managed by our fund managers both here in the UK and around the world.

New PruFund options

In general, over the long-term an investment should offer a balance between the risk you are taking with your money and the potential return you might receive. The more risk you are taking of possibly losing your money then the more potential return you might expect. By taking less risk then you have a better chance of not losing your money, but you also reduce your potential return.

We think it's important to offer a choice of investment options that can provide different levels of risk and potential return, so investors have choice around which fund might be best for them. Giving that choice is exactly what our new PruFund funds aim to do.

Our PruFund Range of Funds offer you:

- A unique smoothing process which is designed to help protect an investment from some of the daily ups and downs you might associate with a direct investment (in certain circumstances, we may suspend smoothing and if this happens, the unit price will rise or fall daily in line with the value of the underlying assets)
- Investment in a globally diversified multi-billion pound fund *
 - Holdings in a number of different types of assets (including company shares, fixed income bonds and property) offering excellent diversification to an investor
- Managed by our Portfolio Management Group
 - The team has over 20 members, including economists, investment strategists, analysts and mathematicians who are specialists in different areas of the investment world

Our new funds also offer you:

- A choice of four funds with different levels of risk and potential return for an investor
- The opportunity to move between these four funds** as your circumstances change – for example:
 - Your original investment goals change
 - You are getting closer to your retirement date and you want to take less risk
 - You can afford to take more risk with your money to increase your potential return
- Choice of both life and pension funds depending which contract best meets your needs

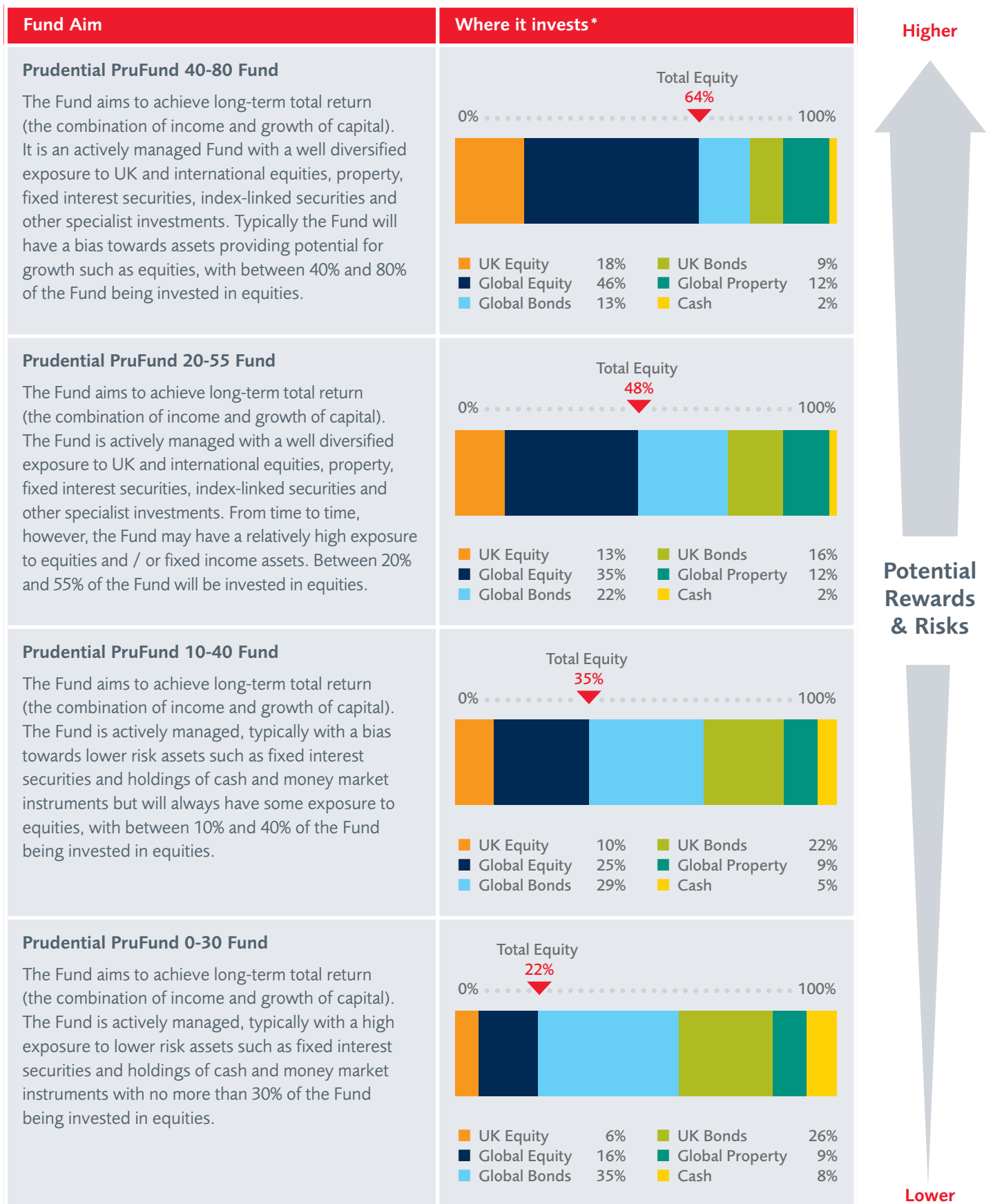
* These new PruFund funds invest in Prudential's With-Profits Fund. The returns on these funds will differ from the returns on the With-Profits Fund due to the smoothing process used and differences in the asset mix and the fund objectives. What you will receive will depend on your fund choice and how your fund performs.

The fund performance will differ for bond and pension products due to the different tax treatments for funds within each type of product. The value of your plan may go down as well as up and there may be times when you may not get back the full amount of your original investment.

** Subject to the appropriate rules. Your key features will provide further information.

If you are interested in finding out more, please discuss these new funds with your Financial Adviser.

New PruFund options



* These are the asset allocation positions of these funds as at 30 December 2011. Asset allocations are regularly reviewed and may vary from time to time, but will always be consistent with the fund objective.

www.pru.co.uk

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