

For Adviser use only – not approved for use with clients

International Prudence Bond – its choice of options



Choice

The changes we've made to International Prudence Bond (IPB) mean it now offers investors more choice than ever before. It features:

- 1** Extended guarantee options
- 2** Fund options – including a new version of the PruFund Protected Growth Fund
- 3** Wide range of currency options
- 4** Withdrawal options, and
- 5** Various options for the life assured basis

**Take a look in more detail at
the options available**

Guarantee options

IPB offers a range guarantee options on our PruFund Protected Funds.

- ▶ PruFund Protected Cautious Fund: guarantee dates of 7th, 8th, 9th and 10th anniversaries
- ▶ PruFund Protected Growth Fund: 10th anniversary guarantee

The Cautious Fund has a bias towards fixed interest assets, while the Growth Fund has a higher equity content. So you can pick a fund to suit your clients' investment requirements and a guarantee for some added peace of mind.

Fund options

Select from across our fund range:

- › PruFund Range of Funds – in Sterling, Euro and US Dollars
- › PAC With-Profits Funds – in Sterling, Euro and US Dollars
- › Prudential multi-asset funds
- › Five Dynamic Portfolios
- › Additional choice of funds from our internal range and external fund managers

This widespread range means that we offer funds from cautious to adventurous. So your clients can have a small or large degree of exposure to equity markets, to suit their preferences.

Currency options

IPB offers currency options for bond and fund denominations.

- › **For the bond:** Australian Dollars, Canadian Dollars, Danish Kroner, Euro, Hong Kong Dollars, Japanese Yen, Norwegian Krone, Swedish Krona, Swiss Francs, UK Pounds Sterling and US Dollars.
- › **For funds:** The range includes funds denominated in Sterling, Euro and US Dollars.

Investors can choose a different currency for their:

- › investments,
- › withdrawals,
- › death benefit and
- › limit currency (used for charges, minimum/maximum limits and allocation factors)

These choices provide added flexibility for your clients if they move, work or retire abroad.

Withdrawals options

Investors can take money out through:

- › Partial withdrawal – across all segments
- › Full withdrawal – on some segments
- › Regular withdrawal – up to 5% of their total investment or 5% of the current value of the bond

This means your clients can choose the most tax-efficient way to take lump sums from their bond. For regular withdrawals, taking a percentage of the bond value means they can keep in line with current investment performance. If the bond value goes up, they can benefit from a larger amount, while if it goes down they can limit the depletion of their capital.

Life Assured options

The bond can be set up as:

- › Single life – own life or life of another
- › Joint life first death – with up to 10 lives covered
- › Joint life last death – with up to 10 lives covered
- › Capital redemption – with no lives assured

Joint life first death means funds can be provided for a widow or widower, while joint life last death can help with inter-generational planning, especially with the option to cover up to 10 different lives.

Capital redemption, where the bond can run for up to 99 years, can be particularly suitable for trusts.

This wide choice means your clients can set up the bond in the most appropriate way for their own needs and circumstances.



www.pruadviser.co.uk/international

www.prudential-international.com

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2.