

Consider transferring to the Prudential ISA?

Let us do the work

The Prudential ISA

The Prudential ISA is a Stocks and Shares ISA. You can transfer* your current ISA into it and take the opportunity to invest in our risk-managed Dynamic Portfolios.



What are Dynamic Portfolios?

With so many funds to pick from, it can be a daunting task selecting the right funds to meet your investment objectives. Even when you have selected funds, it can be time consuming to constantly keep an eye on their performance, and determine if you should arrange fund switches if they aren't performing well.

To help you, we offer five risk-managed Dynamic Portfolios. Each Dynamic Portfolio invests in a number of funds, and each of them has their own long term objectives. They are designed to meet different investment objectives and match a variety of attitudes to risk, so you can choose one which is potentially most suitable for you (see over).

The portfolios are actively managed. This means that our investment managers continually monitor the performance of each fund and make adjustments to keep the portfolio performing to its long-term objectives. If the funds within the portfolio aren't performing to their objectives, or we see better potential opportunities, we can change them. This means that you do not need to manage your own fund investment on a day-to-day basis, we will use our expertise to do it for you. However, you do need to ensure that the Dynamic Portfolios remain appropriate to your risk profile.

The value of an investment may fluctuate and is not guaranteed. You may not get back the full amount of your original investment. What you get back will depend on the fund chosen and how it performs.

* If you decide to transfer your Cash ISA or Stocks and Shares ISA, you must transfer the entire current tax year's subscription. If you wish, you can also transfer all or a part of previous years' subscriptions.

Who are the Dynamic Portfolios suitable for?

As the Dynamic Portfolios invest in a variety of funds they are suitable for a wide range of people. Below we have given an indication of the suitability of each portfolio. This is not advice however, and you should speak to a Financial Adviser before making any selection.

Defensive Portfolio	<p>This portfolio is designed to help limit the risk to capital. It invests mainly in bonds, but does have some exposure to equities and property.</p> <ul style="list-style-type: none">➤ May be suitable for investors who are looking for some growth potential and who have a defensive investment strategy.
Cautious Portfolio	<p>This portfolio invests largely in bonds, with exposure to equities and property.</p> <ul style="list-style-type: none">➤ May be suitable for investors looking for some growth potential and who have a cautious investment strategy.
Cautious Growth Portfolio	<p>The portfolio provides a split between equity and bond funds with some exposure to property.</p> <ul style="list-style-type: none">➤ May be suitable for clients looking for growth on their investment, through exposure to equity based funds and bond funds.
Balanced Portfolio	<p>This portfolio has significant investment in equities with the remainder mainly invested in bonds.</p> <ul style="list-style-type: none">➤ May be suitable for clients looking for growth on their investment, but with some exposure to bond funds.➤ May be suitable for clients who are willing to accept more volatility by investing mainly in equities in return for greater growth potential, with some bond fund exposure to reduce the full exposure to equity investment risk.
Adventurous Portfolio	<p>This portfolio invests largely in equities with some exposure to property.</p> <ul style="list-style-type: none">➤ May be suitable for clients looking for growth from equity investments.➤ May be suitable for clients who are willing to accept potentially high investment volatility by investing in equities in return for greater growth potential.

How do I transfer to the Prudential ISA?

Transferring to a Prudential ISA is relatively easy. Your Financial Adviser will help you complete the forms, and we will carry out the transfer free of charge (although your existing ISA provider may charge for carrying out the transfer – please check with them for any charges).

Please be aware that your investment will be out of the market during the time it takes to transfer your ISA. This means you would also lose out on any growth in value during the period where the transferring is taking place between your old ISA Manager and ourselves.

Please note that you can transfer a Cash ISA to another Cash ISA or to a Stocks and Shares ISA, however currently you cannot transfer a Stocks and Shares ISA to a Cash ISA.

The above information is based on our understanding, as at January 2012 of current taxation, legislation and HM Revenue & Customs practice, all of which are liable to change without notice.

Your Financial Adviser will be able to give you more information about each of the Dynamic Portfolios and their objectives. They will also be able to help you decide which portfolio, if any, is right for you.



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