

An independent mapping tool to save you time to focus on what's important... your client

It's an impossible task to try to predict fund performance or even which asset class will perform best over the medium to long term.

An independent tool

As part of their standard risk profiling service, Dynamic Planner enables an adviser to create a risk profile and a suitable portfolio, in line with the selected risk profile asset allocation model. As part of this service, advisers can directly view investments that have been risk profiled at the same level as the chosen risk profile, or at the levels immediately above and below.

Dynamic Planner is an independent tool and advisers are not obliged to choose any particular investments.

An impartial review

Dynamic Planner has reviewed and profiled the Prudential funds below within the risk profiles used on their platform.

- PruFunds – including Risk Managed PruFunds
- Risk Managed Passive funds
- Risk Managed Active funds

Each fund is compared to 1 of 10 Dynamic Planner risk profiles (1 – lowest risk to 10 – highest risk). The main objective of the risk profiles and fund risk profiling service is to provide advisers and their clients with a meaningful measure of the long-term investment risk of fund strategies and a mechanism for selecting funds appropriate for investor risk appetites and capacity for loss.

Different outcomes

Due diligence

Advisers might find that from time to time Dynamic Planner's risk outcomes in their basic Asset Allocation assessment and efficient frontier charts differ from those in the below Fund Risk Profiling assessment due to the following reasons:

Asset allocation assessment

When constructing a portfolio, Dynamic Planner might recommend investments which, on their own, fall into a different risk category to the one a client has selected. But, it's the overall risk of the total portfolio which must be consistent with their attitude, rather than each individual investment taken in isolation. This analysis is based on the latest asset allocation data available at the time of creating the report. The asset allocation is a snapshot of the funds current investments and each fund's allocation might change over time. Fund risk profiling assessment Funds which have been risk profiled by Dynamic Planner are subject to additional analysis over and above the asset allocation snapshot. The risk profile given by the risk profiling service is not just based on the asset allocation snapshot but also includes additional data such as strategic asset allocation and historical volatilities.

Fund risk profiling assessment

Funds which have been risk profiled by Dynamic Planner are subject to additional analysis over and above the asset allocation snapshot. The risk profile given by the risk profiling service is not just based on the asset allocation snapshot but also includes additional data such as strategic asset allocation and historical volatilities.

Dynamic Planner ratings of Prudential Products and Funds

Risk Level	Risk Profile	Prudential Fund
3	Low risk	Risk Managed Active 1 Fund
		Risk Managed Passive 1 Fund
		PruFund Risk Managed 1 Fund
4	Lowest medium risk	Risk Managed Active 2 Fund
		Risk Managed Active 3 Fund
		Risk Managed Passive 2 Fund
		Risk Managed Passive 3 Fund
		PruFund Risk Managed 2 Fund
		PruFund Risk Managed 3 Fund
		PruFund Cautious Fund
PruFund Protected Cautious Fund		
5	Low medium risk	Risk Managed Active 4 Fund
		Risk Managed Passive 4 Fund
		PruFund Risk Managed 4 Fund
		PruFund Growth Fund
		PruFund Protected Growth Fund
6	High medium risk	Risk Managed Active 5 Fund
		Risk Managed Passive 5 Fund
		PruFund Risk Managed 5 Fund

This information is correct as 30th September 2020.



Dynamic Planner enables UK financial advice firms to match people with suitable portfolios through engaging financial plans.

Dynamic Planner is an end-to-end, risk-based financial planning system – combining intuitive financial planning technology with a trusted, independent asset risk model.

Founded in 2003, at its heart is an asset risk model with a 15-year track record of ensuring investment suitability – using more than 2,400

covariance correlations to assess the risk of tens of thousands of investments and client portfolios daily.

Dynamic Planner powers the MSCI – Dynamic Planner indices and is used by leading asset managers to risk profile or target more than £220bn of investments. Its technology is mobile-friendly, secure, cloud-based and integrated with leading industry CRMs and platforms and providers.

Find out more at dynamicplanner.com