

PruFund

Target Market Information

This is based on Prudential's opinion and doesn't take into account individual circumstances.

What are the PruFund Funds?

The PruFund funds aim:

- grow your client's money over the medium to long term (5 to 10 years or more).
- protect customers from some of the short-term ups and downs of direct stock market investments by using an established smoothing process.

PruFund funds are invested in the Prudential With-Profits Fund, which is one of the largest with-profits funds in the UK. There are differences across the range of PruFund funds in their objectives and mix of assets, and how PruFund delivers returns to investors when compared to other With-Profits business, which means the returns received by investors will vary by fund choice.

Your client's capital is at risk.



What type of investor is this suitable for?

Retail investor

Professional investor



How much knowledge does your client have?

We've based these on the standard definitions of types of investors included in the European Financial Management Association (EFMA).

Basic investor	<ul style="list-style-type: none"> • Basic knowledge of how investments work • Can make decisions based on regulated and authorised documents or with the right advice • No experience of the financial industry • Usually a first-time investor 	<p>Target customer</p> <input checked="" type="checkbox"/>
Informed investor	<ul style="list-style-type: none"> • Average knowledge of how investments work • Can make an informed decision based on regulated and authorised documents or with their own knowledge • Understands specific factors or risks • Some experience of the financial industry 	<input checked="" type="checkbox"/>
Advanced investor	<ul style="list-style-type: none"> • Good knowledge of how investments work • Good financial industry experience • Has access to professional investment advice 	<input checked="" type="checkbox"/>

Key:

Yes






No



In some circumstances






What's your client's capacity to lose capital?




How much capital loss can they take?	Definition	Target customer	Comments
Unlimited	Clients can afford to lose all capital.		You can offer this fund to a client who is able to lose all capital.
Limited	Clients are looking to keep their capital or can afford to lose a certain amount, set by the product.		You can offer this fund to a client who is able to accept a limited fall in capital.
None	Clients can't accept any capital loss.		You shouldn't offer this fund to a client that can't lose capital. New capital and income guarantees on PruFund are currently unavailable.

What's your client's risk appetite?




This is Prudential's view of investment risk and may differ from others.

High	<p>Can they invest?  This fund may be suitable for a client who is able to accept a fall in capital.</p>
Medium – High	
Medium	<p>Can they invest?  This fund may be suitable for a client who is able to accept a moderate fall in capital.</p>
Low – Medium	
Low	<p>Can they invest?  This fund may not be suitable for a client who isn't able to accept a moderate fall in capital.</p>

How does this product meet your client's objectives and needs?

Preservation of capital		You can offer this fund to a client who is able to lose all capital.
Growth		You can offer this fund to a client who is able to accept a limited fall in capital.
Income		PruFund may be used to generate income. Our onshore and offshore investment bonds, ISA, Retirement Account and Trustee Investment Plan wrappers allow regular and ad hoc withdrawals.
Time Horizon		The recommended holding period is 5 to 10 years or more.
Maturity date		This is a fund and has no fixed maturity date.

How do your clients invest in this product?

Execution Only		This fund is available on an Execution Only basis.
Non-Advised		This fund is available on a Non-Advised basis.
Advised		This fund is available on an Advised basis.



For more information, please contact your Prudential Account Manager.

pruadviser.co.uk

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