

Adviser Template for new ISA customers

This letter template is aimed at customers that are looking to grow their money over the medium to long term (5-10 years or more). They may wish to consider an alternative tax-efficient product. A Stock & Shares ISA which may not be suitable for all your clients depending on their risk profiles and capacity for loss.

Please note, before using the information/wording within this letter, you must ensure compliance with appropriate regulations and add your own regulated details. Copies of our supporting documentation can be obtained on request or from our website www.pruadviser.co.uk/investments/isa.

As this letter contains suggested wording, Prudential can accept no liability if you decide to use it.

This is just for UK advisers – it's not for use with clients

Investing for the long term

When investing for the long term it's almost inevitable that you may experience a market downturn at some point. But investment values can go up as well as down and some of the biggest market rises have come off the back of large market falls.

Finding an investment solution in uncertain market conditions isn't easy. If markets were to bounce back tomorrow it's important you feel you're in the right place for a market recovery.

The Prudential ISA – could this be an investment option that works for you?

The Prudential ISA is a Stocks and Shares ISA designed, ideally, for those who wish to invest for 5 to 10 years or more. It offers:

- Tax efficiency – both capital gains and withdrawals are free of tax.*
- Broad Investment Choice – access to both the PruFund range of funds which aim to grow your money while giving you a smoothed investment experience, and the refreshed PruFolio Fund range, which aim to match your investment objectives with your attitude to risk.

Both fund ranges focus on controlling the volatility level of your investment, however it's important to remember the value can still go down as well as up and you may not get back the amount you put in.

- Easy access to your money – with regular and one-off withdrawals to meet your needs.

Freedom to transfer your money – in or out to existing Cash ISAs or Stocks and Shares ISAs. Please note, there may be additional costs and/or charges involved.

*This information is based on our understanding current taxation, legislation and HM Revenue & Customs practice, all of which is subject to change without notice. The impact of taxation (and any relief) depends on individual circumstances

You should be aware that a Stocks and Shares ISA carries more risk than a Cash ISA. The value of your investment isn't guaranteed, and can go down as well as up. Transferring from a Cash ISA to a Stocks and Shares ISA means moving from a deposit based account to a product where your capital is at risk and means you could get back less than you pay in.

Want to know more about the PruFund Funds and PruFolio Funds available on Prudential ISA?

PruFund range of funds

- They aim to grow your money over the medium to long term (5 to 10 years or more), while protecting you from some of the short-term ups and downs of direct stockmarket investments by using an established

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smoothing process. This means that while you won't benefit from the full upside of any potential stockmarket rises you won't suffer from the full effects of any downfalls either.

- They all invest in Prudential's With-Profits Fund, which is one of the largest with-profits funds in the UK and is designed to spread risk by investing in a range of different asset types.

PruFolio Risk Managed Range

- A refreshed range of 15 funds that aim to grow your money over the medium to long term (5 to 10 years or more), by matching your preferred investment style with your attitude towards investment risk. The range offers a choice between 3 investment styles; Active, Passive and Smoothed fund types, that vary in terms of their potential risk and potential reward.
- Each fund type allows you to choose from five different funds numbered 1-5 that vary in their level of volatility and potential return. All of which receive strategic asset allocation and investment management oversight from the M&G Treasury and Investment Office (T&IO).

The Prudential ISA is provided by Link Financial Investments Limited.

Please give me a call on <telephone number>. I'd be happy to talk your options through with you. <There may be a charge for this> <This is a no obligation meeting, at which we'll discuss your financial needs and I will explain my charges/fees>.

<Yours sincerely>

<job title>