

PruFund Cautious ISA Fund – Delivering a smoothed investment journey for your clients



The PruFund range of funds aim to grow your clients' money over the medium to long term (5 to 10 years or more), while protecting them from some of the extreme short-term ups and downs of direct stockmarket investments by using an established smoothing process. This means that while your clients won't benefit from the full upside of any potential stockmarket rises, they won't suffer from the full effects of any downturns either.

The graph below demonstrates what the smoothing process means to your clients, in terms of investment in the PruFund Cautious ISA Fund, compared to the rest of the market, as represented by the FTSE All Share and ABI Mixed Investment 0-35% indices.

Hover over each year on the timeline below to view the key events of the past five years that have disrupted markets.



Please remember the value of an investment can go down as well as up and your clients may get back less than they've paid in. Past performance is not a reliable indicator of future performance.

The graph shows performance from 26 February 2015 to 2 December 2020. Source: Financial Express 3 December 2020. *FTSE All Share performance is shown bid to bid, net income reinvested. **The PruFund Cautious ISA Fund figures are intended only to demonstrate performance history of the fund over the period shown. They include a representative fund charge of 0.65% pa and any further costs. They take no account of product or advice charges. The application of charges may impact the overall performance. Please note that our charges may vary in the future and may be higher than they are now. Fund performance is based upon the movement of the daily price and is shown as total return in GBP with net income reinvested. ***ABI Mixed

Investment 0-35% performance is shown bid to bid, net income reinvested but net of fund tax. Some, if not all, of the funds comprising the ABI sector averages are net of fund charges. FTSE is a trademark jointly owned by the London Stock Exchange Plc and the Financial Times Limited and is used by FTSE International Limited "FTSE" under licence. FTSE does not sponsor, endorse, or promote this product and is not in any way connected to it and it does not accept any liability in relation to its issue, operation and trading. All copy rights in the index values and constituent list vest in FTSE.

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