

An introduction to Prudential International and International Prudence Bond (Spain)

› Who we are

Prudential International is part of the highly respected Prudential Group, one of the UK's foremost financial services organisations.

The Prudential Group serve around 24 million customers worldwide* to whom it provides a range of investment, protection and retirement products, helping them to lead a more comfortable lifestyle. Between them, they trust the company to manage £635 billion* of their money.

The Prudential Group has been helping people plan for their future for over 160 years.

*As at 30 June 2017

Dublin base

Prudential International is based in Dublin, a location that confers tax advantages as well as a strict legal and regulatory environment. In excess of 400 international companies have been attracted to locate in Dublin and it has a growing reputation for a specialist financial services support infrastructure, so you can count on the professionalism of our staff.

We are licensed by the Irish Government to operate from Dublin and are regulated by the Central Bank of Ireland.

Dublin is a location with a strict legal and regulatory environment. The company is subject to European Law, having to comply with all European directives and regulations and to meet European solvency margins. Prudential International Assurance as part of the Prudential group has additional group standards to comply with over and above Irish requirements.

Representing our customers

Prudential International is a member of the Association of International Life Offices (AILO). This is a trade organisation of international life assurance companies which aims to encourage professionalism and high standards amongst its members through the provision of market, regulatory and tax information and liaison with regulators and local trade associations.

We take part in a number of AILO's technical sub-committees. Our experts work closely with regulators and other bodies to influence future policy and legislation and to represent the interests of our customers.



› Why choose Prudential International?

As part of the Prudential Group, Prudential International is part of a strong and financially secure organisation with a well-respected name. The Prudential Group has been helping people plan for their future for over 160 years. Its size and experience puts it in a strong position to invest customers' money wisely for the medium to long term.

Investment edge

Investment performance is clearly a key factor when it comes to choosing a company for your investment or protection plan. The Prudential Group has over 500 investment professionals around the world, centrally co-ordinated by the Prudential Portfolio Management Group Ltd (PPMG), which is responsible for high level investment decisions and managing investment risk. As part of the Prudential Group, Prudential International benefit from this expertise and experience.

The PPMG believe there are three factors that give them an investment edge.

- › **Size:** this supports huge global investment resources. The range of the PPMG expertise means that investments can be widely diversified, which helps to spread risk and enables them to invest in niche areas that would not be accessible to smaller fund managers.
- › **Investment philosophy:** the PPMG approach is to focus on what the long-term "right" price should be for different types of investment. Identifying which markets may be overvalued or undervalued helps to decide which investments may provide growth opportunities.

- › **Independent asset allocation and monitoring:** asset allocation – the decisions on how much money to allocate to each different type of investment asset – is done by the PPMG team, independently of the fund managers, which avoids any conflict of interest. PPMG also carries out independent monitoring of all investment activity and actively supervises the individual fund managers, to ensure quality control.

A choice of currencies

As you might expect from an international company, we offer you a choice of currencies. Our funds are denominated in Euro and Sterling, as well as US Dollar. We also have multi-currency facilities for putting money in and taking it out.



› What we offer

Prudential International has built on a heritage dating back to 1994. We have a strong understanding of the international market and have dedicated teams of specialists who can provide support and expertise for individual clients.

Our product

The investment edge feeds into our International Prudence Bond, a life assurance plan offering:

- › the PruFund Range of Funds and the M&G Property Fund;
- › low minimum initial investment: just Euro €25,000, £20,000 or US\$35,000;
- › a lower minimum investment limit for top-ups from just Euro €20,000, £15,000, or US\$25,000, so your clients can add to their investment easily;
- › a minimum allocation rate of 100%; and
- › a choice of investment currencies.

The value of an investment may fluctuate and is therefore not guaranteed. You may not get back the full amount of your investment.

Changes in the rates of exchange between currencies may cause your investment or the income to go down or up.

Our PruFund Range of Funds are reinsured into the long-term fund of The Prudential Assurance Company Limited (PAC).



› Our service and where to find us

Our service

We take customer service very seriously and aim to maintain high standards through listening to our customers' needs and developing initiatives to meet them.

We are here to help you at any time. To contact us, you can:

- Write to:** Prudential International Assurance plc, Montague House,
Adelaide Road, Dublin 2, Ireland
- Telephone on:** + 353 1 476 5000 (customers and prospective customers)
Lines open 9am – 5pm GMT, Monday to Friday.
+ 44 808 234 2200 (financial advisers)
Lines open 8:30am – 6pm GMT, Monday to Friday.
Calls may be monitored or recorded for quality, training,
dispute resolution and/or security purposes.
- E-mail us at:** prudentialinternational@prudential.co.uk
Full terms and conditions of the International Prudence Bond
are available on request.





www.prudential-international.com

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.