



## International Prudence Bond – a potential solution for your Qualifying Recognised Overseas Pension Schemes' (QROPS) needs?

International Prudence Bond, available from Prudential International, could be an ideal investment for your clients who are looking for the potential for long-term growth from one of the most recognised names in financial services.

International Prudence Bond is designed as a medium to long-term investment (5 to 10 years or more). It offers your pension transfer clients the tax advantages of a Dublin-based bond combined with the following options:

### PruFund

PruFund aims to grow your clients' money while giving them a smoothed investment experience. They do this by investing in Prudential's With-Profits Fund. As a with-profits investment, PruFund funds are designed to spread risk by investing in a range of different asset types.

### A unique smoothing process

PruFund uses a unique smoothing process, which aims to smooth the extreme short-term ups and downs of markets. As part of the smoothing process, Prudential set Expected Growth Rates; these are the annualised rates the investment would normally grow at. They are reviewed every 3 months, when they could rise or fall. The smoothing process also requires us to continually monitor the underlying fund performance and make adjustments to the fund value, up or down, when necessary.

You can find details of the current Expected Growth Rates on [www.pruadviser.co.uk/content/ourfunds/egr/](http://www.pruadviser.co.uk/content/ourfunds/egr/)

In certain circumstances we might need to suspend the smoothing process for one or more of the PruFund funds available on International Prudence Bond.

### How much is invested in PruFund?

As at 31 March 2017, £27.5bn is invested in PruFund

The With-Profits Fund has a 5/5 rating for financial strength from AKG Actuaries and Consultants, who are specialists in providing independent with-profits ratings. This is the highest rating that AKG award. Source: AKG Financial Strength Report (With-Profits Financial Strength rating), December 2016.

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★ ★ ★ ★ ★



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## About Prudential International

Prudential International is part of the Prudential Group, which has been helping people plan for their future for over 169 years. The Prudential Group has around 24 million customers worldwide and £383bn of total funds under management (as at April 2017).

Prudential is one of the most recognised names in financial services. Prudential International benefits from the financial and investment strength of the Group, enabling us to provide flexible and effective products for our customers.

## What else can International Prudence Bond offer my clients?

- › PruFund denominated in Sterling, Euro and US Dollars
- › A range of active and active combined with passive multi-asset funds from the Dynamic Portfolio and Dynamic Focused Portfolio Fund range
- › Regular withdrawals available in Sterling, Euro and US Dollars
- › A minimum investment of only £20,000, €25,000, or \$35,000
- › A minimum allocation rate of 100%
- › A top-up facility from £15,000, €20,000 or \$25,000
- › Capital Redemption option, useful for estate planning
- › Charges based on the current value of the investment, not the original investment value.

Prudential International offers a dedicated team of experts in dealing with cross border business, including QROPS, who can provide support for your business. For more information, contact your Account Manager.

**The value of an investment can go down as well as up and your client may get back less than they've paid in.**



[www.prudential-international.com](http://www.prudential-international.com)

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2.