

Prudential Investment Plan

Target Market Information

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

What is the Prudential Investment Plan?

The Prudential Investment Plan is an investment bond that lets your client invest their money in a range of different funds and to cash it in at any time.

It aims to grow the value of your client's investment over the medium to long term (5-10 years) and let's them make tax-efficient withdrawals.

The value of your clients investment can go down as well as up so they might get back less than they put in.



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 	Target customer 
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 	
Advanced Investor	<ul style="list-style-type: none"> • Good knowledge of how investments work • Good financial industry experience • Has access to professional investment advice 	

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

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

Preservation of capital		New capital and income guarantees on PruFund are currently unavailable.
Growth		The available funds offer the opportunity for capital growth. But if your client takes more money out of the plan, including charges, than the amount of growth, this will reduce the value of the investment.
Income		Clients can take a maximum regular withdrawal per annum of 7.5% of the fund value or premium paid if higher. They can also take natural income if invested in the Distribution Income Funds.
Time Horizon		The recommended investment period is 5 to 10 years or more.
Maturity Date		This is a whole of life product so has no fixed maturity date.

How do your clients invest in this product?

Execution Only		This product shouldn't be sold on an Execution Only basis.
Non-Advised		This product shouldn't be sold on a Non-Advised basis.
Advised		This product is available on an Advised basis.



For more information, please contact your Prudential Account Manager.

pruadviser.co.uk

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