

Example Illustrations for Investment Prudential ISA and WS Prudential OEIC Funds

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The Prudential ISA is provided by Waystone Financial Investments Limited, who are the ISA Plan Manager.

Waystone Management (UK) Limited are responsible for the WS Prudential OEIC Funds.

Telephone number for enquiries regarding both the Prudential ISA and WS Prudential OEIC Funds is: 0344 335 8936. We might record your call for training and quality purposes. To find out more about how we use your personal data please visit pru.co.uk/mydata.

Important information

It's important for you to decide whether this product is right for you. You should read your Key Information Document and relevant Investment Option Document(s). These include important information you will need to help you make up your mind. Please read these and keep them safe for future reference.

The purpose of this illustration is to show you what you might get back if you were to invest single or regular investments into some example funds. The projected values assume that no withdrawals have been taken.

Please note: As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now. This is called inflation.

Your Prudential ISA/WS Prudential OEIC Funds have no fixed term.

The figures in the tables in this document are only examples and aren't guaranteed – they aren't minimum or maximum amounts you might expect to get back.

Projections are calculated using a middle growth rate which we believe realistically reflects the investment potential of our products and funds. For this illustration, we are also required by our regulator to provide additional projections using assumed growth rates 3% either side of this middle rate. In some circumstances, yearly growth rates have been limited as required by our regulator:

- For funds in an ISA to 2% (lower rate), 5% (middle rate) and 8% (higher rate)
- For Funds outside an ISA to 1.5% (lower rate), 4.5% (middle rate) and 7.5% (higher rate).

Please note that charges and costs may change by provider.

What you get back depends on how your investment performs, any withdrawals you make and the charges and costs.

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

You can keep your money invested in your account for as long as you want while the Prudential ISA remains open for investment.

You'll be sent statements every three months to help you keep track of your benefits.

Please note that Waystone Financial Investments Limited are responsible for all regulatory and legal aspects of the ISA and provide all customer services, including sending out contract notes, statements and other post-sales communications.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances.

Charges and costs

- The charges and costs may change in the future and they may be higher than they are now. Fund charges and costs listed in this guide are indicative, based on the current levels of costs, and are correct as at March 2025.
- For more information on PruFund charges and costs, please see your Key Information Document (KID), Fund Guide – Prudential ISA PruFund Funds and the Master Insurance Agreement – Customer Version.
- For more information on the charges relating to the WS Prudential OEIC Funds please see your Key Investor Information Documents for each fund (KIID) and prospectus.

What are the charges and costs?

Charges and costs are deducted from the funds to cover incurred expenses and investment charges. Adviser Charges will also be deducted that you've agreed to pay your Adviser.

- For Prudential ISA PruFund Range of Funds examples are shown in Section 1.
- For Prudential ISA WS Prudential OEIC Funds examples, Ongoing Charges are shown in Section 2.
- For WS Prudential OEIC Funds examples outside of an ISA, Ongoing Charges are shown in Section 3.

The examples in this document are based on an Ongoing Adviser Charge of 0.5% each year of the fund value. However, you can agree a different level of Ongoing Adviser Charge with your Adviser. You can cancel the Ongoing Adviser Charge at any point in the future.

The figures in this document assume no Initial (Set Up) Adviser Charge is facilitated. However, you can choose to pay any Initial (Set Up) Adviser Charge on top of, or included in the amount you want to invest.

Please contact your adviser if you have any questions.

We offer the following funds

Fund Name	Product Availability
PruFund Cautious Fund	ISA
PruFund Growth Fund	ISA
PruFund Risk Managed 1 Fund	ISA
PruFund Risk Managed 2 Fund	ISA
PruFund Risk Managed 3 Fund	ISA
PruFund Risk Managed 4 Fund	ISA
PruFund Risk Managed 5 Fund	ISA
WS Prudential Risk Managed Passive 1 Fund	ISA and OEIC
WS Prudential Risk Managed Passive 2 Fund	ISA and OEIC
WS Prudential Risk Managed Passive 3 Fund	ISA and OEIC
WS Prudential Risk Managed Passive 4 Fund	ISA and OEIC
WS Prudential Risk Managed Passive 5 Fund	ISA and OEIC
WS Prudential Risk Managed Active 1 Fund	ISA and OEIC
WS Prudential Risk Managed Active 2 Fund	ISA and OEIC
WS Prudential Risk Managed Active 3 Fund	ISA and OEIC
WS Prudential Risk Managed Active 4 Fund	ISA and OEIC
WS Prudential Risk Managed Active 5 Fund	ISA and OEIC

The examples within this document are based on the PruFund Growth Fund, the WS Prudential Risk Managed Passive 1 Fund and the WS Prudential Risk Managed Active 5 Fund.

The Range of PruFund Funds

We take an Annual Management Charge (AMC) for looking after your investment. The AMC is taken by the monthly cancellation of units from each investment. There are other costs that aren't covered by the AMC. These can include, for example, maintenance costs for property investments and costs associated with investing in infrastructure, such as utilities, transport and renewable energy. These can change over time. You will be entitled to a reduction in the AMC on your PruFund Funds if the total value of your PruFund Fund holdings held in your Prudential ISA is £100,000 or more.

For more information on charges and costs, see your Fund Guide.

WS Prudential OEIC Funds

The Ongoing Charge figure includes the Annual Management Charge (AMC). It is disclosed in the WS Prudential Key Investor Information Document and is based on the total of all charge payments made over a year, and includes charges such as the fund's AMC, custodian charge, and administration fee. These figures are based on the R Accumulation Share class and may change from time to time.

The AMC covers the ongoing costs of a fund. This will include the costs of management and administration of the fund. The AMC is incorporated in the daily unit pricing for the WS Prudential OEIC Funds.

Section 1

Example Illustration for the PruFund Funds in the Prudential ISA

The PruFund Range of Funds are provided by the Prudential Assurance Company Limited.

Assuming an initial investment of £20,000, £100 each month regular investment, a £50,000 transfer value and a £100,000 transfer value – for the PruFund Funds in the Prudential ISA.

The following figures should be taken into account when considering the impact of charges and costs on your investment into the PruFund Funds in the Prudential ISA.

The figures calculated have not taken into account the effects of inflation.

PruFund Growth Fund

What I might get back?

The table below provides examples of what you might get back if the initial investment of £20,000 grows at the rates shown below.

It also shows an example of what you might get back based on a regular investment of £100 each month, an example of what you might get back based on a transfer value of £50,000 and an example of what you might get back based on a transfer value of £100,000.

The table assumes an investment in the PruFund Growth Fund with an AMC of 1.06% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Assuming 2% investment growth	Assuming 5% investment growth	Assuming 8% investment growth
Single premium £20,000	1	£20,000	£20,000	£20,600	£21,200
	3	£20,000	£20,200	£22,000	£24,000
	5	£20,000	£20,400	£23,600	£27,100
	10	£20,000	£20,800	£27,800	£36,900
Regular £100 monthly investment	1	£1,200	£1,190	£1,210	£1,230
	3	£3,600	£3,610	£3,780	£3,950
	5	£6,000	£6,050	£6,520	£7,020
	10	£12,000	£12,200	£14,200	£16,500
transfer value of £50,000	1	£50,000	£50,200	£51,600	£53,100
	3	£50,000	£50,600	£55,200	£60,100
	5	£50,000	£51,000	£59,000	£67,900
	10	£50,000	£52,100	£69,600	£92,300
transfer value of £100,000	1	£100,000	£100,000	£103,000	£106,000
	3	£100,000	£101,000	£110,000	£120,000
	5	£100,000	£102,000	£118,000	£136,000
	10	£100,000	£104,000	£140,000	£185,000

How much will the charges and costs affect my investment?

Each section in the table below shows what you could get back if you cash in your plan assuming the investments grow at 5% each year.

The table assumes an investment in the PruFund Growth Fund with an AMC of 1.06% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Total actual deductions to date	Effect of deductions to date	What you might get back
Single premium £20,000	1	£20,000	£325	£325	£20,600
	3	£20,000	£1,000	£1,050	£22,000
	5	£20,000	£1,740	£1,910	£23,600
	10	£20,000	£3,790	£4,700	£27,800
Regular £100 monthly investment	1	£1,200	£13	£13	£1,210
	3	£3,600	£100	£102	£3,780
	5	£6,000	£271	£288	£6,520
	10	£12,000	£1,100	£1,280	£14,200
transfer value of £50000	1	£50,000	£813	£813	£51,600
	3	£50,000	£2,520	£2,640	£55,200
	5	£50,000	£4,350	£4,790	£59,000
	10	£50,000	£9,480	£11,700	£69,600
transfer value of £100,000	1	£100,000	£1,570	£1,570	£103,000
	3	£100,000	£4,880	£5,130	£110,000
		£100,000	£8,430	£9,280	£118,000
	10	£100,000	£18,400	£22,800	£140,000

What are the deductions for?

The deductions include the assumed Ongoing Adviser Charge and the AMC, including any discount where applicable. Both will have an effect of reducing your investment growth. This is called the “Reduction in Yield” and can be a useful means of comparing charges of different investment products.

For PruFund, as further costs are factored into the setting of Expected Growth Rates, they are not deducted from projected investment growth.

The last line of each section of the table above shows the effect of the total deductions, over 10 years, could amount to:

Single premium £20,000	Regular Investment £100	Transfer value of £50,000	Transfer value of £100,000
£5,550	£1,510	£13,800	£27,100

Putting it another way, this would have the same effect as bringing the assumed investment growth used down from 5% a year, by the figures shown below to 3.4% for each of the frequencies shown in the table above. These figures have been calculated based on the assumptions mentioned in the table above.

This is called the “Reduction in Yield” and can be a useful means of comparing charges and costs of different investment products.

Over 5 years	Over 10 years
1.6%	1.6%

Section 2

Example Illustration for the WS Prudential OEIC Funds in the Prudential ISA

The OEIC Funds are provided by Waystone Management (UK) Limited.

Assuming an initial investment of £20,000, £100 each month regular investment and a £50,000 transfer value – for the WS Prudential OEIC Funds in the Prudential ISA.

The following figures should be taken into account when considering the impact of charges and costs on your investment into the WS Prudential OEIC Funds within the Prudential ISA.

The figures calculated have not taken into account the effects of inflation.

WS Prudential Risk Managed Passive 1 Fund

What I might get back?

The table below provides examples of what you might get back if the initial investment of £20,000 grows at the rates shown below.

It also shows an example of what you might get back based on a regular investment of £100 each month and an example of what you might get back based on a transfer value of £50,000.

The table assumes an investment in the WS Prudential Risk Managed Passive 1 Fund with an Ongoing Charge including the Annual Management Charge of 0.54% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Investment to date	Assuming 1.75% investment growth	Assuming 4.75% investment growth	Assuming 7.75% investment growth
Single premium £20,000	1	£20,000	£20,100	£20,700	£21,300
	3	£20,000	£20,400	£22,200	£24,200
	5	£20,000	£20,700	£23,900	£27,500
	10	£20,000	£21,400	£28,600	£38,000
Regular £100 monthly investment	1	£1,200	£1,200	£1,220	£1,230
	3	£3,600	£3,630	£3,790	£3,970
	5	£6,000	£6,090	£6,560	£7,070
	10	£12,000	£12,400	£14,400	£16,800
Transfer value of £50,000	1	£50,000	£50,300	£51,800	£53,300
	3	£50,000	£51,000	£55,600	£60,600
	5	£50,000	£51,700	£59,800	£68,900
	10	£50,000	£53,500	£71,600	£95,000

How much will the charges and costs affect my investment?

Each section in the table below shows what you could get back if you cash in your plan assuming the investments grow at 4.75% each year.

The table assumes an investment in the WS Prudential Risk Managed Passive 1 Fund with an Ongoing Charge including the Annual Management Charge of 0.54% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Total actual deductions to date	Effect of deductions to date	What you might get back
Single premium £20,000	1	£20,000	£217	£217	£20,700
	3	£20,000	£675	£706	£22,200
	5	£20,000	£1,160	£1,270	£23,900
	10	£20,000	£2,560	£3,140	£28,600
Regular £100 monthly investment	1	£1,200	£9	£9	£1,220
	3	£3,600	£69	£71	£3,790
	5	£6,000	£186	£197	£6,560
	10	£12,000	£755	£867	£14,400
Transfer value of £50,000	1	£50,000	£542	£542	£51,800
	3	£50,000	£1,680	£1,760	£55,700
	5	£50,000	£2,910	£3,190	£59,800
	10	£50,000	£6,410	£7,860	£71,600

What are the deductions for?

The deductions include the assumed Ongoing Adviser Charge, the AMC and further costs, all of which will have an effect of reducing your investment growth. This is called the "Reduction in Yield" and can be a useful means of comparing charges of different investment products.

The last line of each section of the table above shows the effect of the total deductions, over 10 years, could amount to:

Single premium £20,000	Regular Investment £100	Transfer value of £50,000
£3,140	£867	£7,860

Putting it another way, this would have the same effect as bringing the assumed investment growth used from 4.75% a year down by the figures shown below to 3.65% for each of the frequencies shown in the table above. These figures have been calculated based on the assumptions mentioned in the table above.

This is called the "Reduction in Yield" and can be a useful means of comparing charges and costs of different investment products.

Over 5 years	Over 10 years
1.1%	1.1%

WS Prudential Risk Managed Active 5 Fund

What I might get back?

The table below provides examples of what you might get back if the initial investment of £20,000 grows at the rates shown below.

It also shows an example of what you might get back based on a regular investment of £100 each month and an example of what you might get back based on a transfer value of £50,000.

The table assumes an investment in the WS Prudential Risk Managed Active 5 Fund with an Ongoing Charge including the Annual Management Charge of 0.88% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Investment to date	Assuming 1.75% investment growth	Assuming 4.75% investment growth	Assuming 7.75% investment growth
Single premium £20,000	1	£20,000	£20,000	£20,600	£21,200
	3	£20,000	£20,200	£22,000	£24,000
	5	£20,000	£20,300	£23,500	£27,100
	10	£20,000	£20,700	£27,700	£36,700
Regular £100 monthly investment	1	£1,200	£1,190	£1,210	£1,230
	3	£3,600	£3,610	£3,770	£3,950
	5	£6,000	£6,040	£6,510	£7,010
	10	£12,000	£12,100	£14,100	£16,500
Transfer value of £50,000	1	£50,000	£50,100	£51,600	£53,100
	3	£50,000	£50,500	£55,100	£60,000
	5	£50,000	£50,800	£58,800	£67,700
	10	£50,000	£51,700	£69,200	£91,800

How much will the charges and costs affect my investment?

Each section in the table below shows what you could get back if you cash in your plan assuming the investments grow at 4.75% each year.

The table assumes an investment in the WS Prudential Risk Managed Active 5 Fund with an Ongoing Charge including the Annual Management Charge of 0.88% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Total actual deductions to date	Effect of deductions to date	What you might get back
Single premium £20,000	1	£20,000	£287	£287	£20,600
	3	£20,000	£891	£933	£22,000
	5	£20,000	£1,530	£1,680	£23,500
	10	£20,000	£3,340	£4,100	£27,700
Regular £100 monthly investment	1	£1,200	£12	£12	£1,210
	3	£3,600	£89	£91	£3,770
	5	£6,000	£241	£255	£6,510
	10	£12,000	£981	£1,120	£14,100
Transfer value of £50,000	1	£50,000	£718	£718	£51,600
	3	£50,000	£2,220	£2,330	£55,100
	5	£50,000	£3,830	£4,200	£58,800
	10	£50,000	£8,350	£10,200	£69,200

What are the deductions for?

The deductions include the assumed Ongoing Adviser Charge, the AMC and further costs, all of which will have an effect of reducing your investment growth. This is called the "Reduction in Yield" and can be a useful means of comparing charges of different investment products.

The last line of each section of the table above shows the effect of the total deductions, over 10 years, could amount to:

Single premium £20,000	Regular Investment £100	Transfer value of £50,000
£4,100	£1,120	£10,200

Putting it another way, this would have the same effect as bringing the assumed investment growth used from 4.75% a year down by the figures shown below to 3.35% for each of the frequencies shown in the table above. These figures have been calculated based on the assumptions mentioned in the table above.

This is called the "Reduction in Yield" and can be a useful means of comparing charges and costs of different investment products.

Over 5 years	Over 10 years
1.4%	1.4%

Section 3

Example Illustration for the WS Prudential OEIC Funds (not held within the Prudential ISA)

The OEIC Funds are provided by Waystone Management (UK) Limited

Assuming an initial investment of £20,000, £100 each month regular investment and a £50,000 transfer value – for the WS Prudential OEIC Funds only.

The following figures should be taken into account when considering the impact of charges on your investment into WS Prudential OEIC Funds.

The figures calculated have not taken into account the effects of inflation.

WS Prudential Risk Managed Passive 1 Fund

What I might get back?

The table below provides examples of what you might get back if the initial investment of £20,000 grows at the rates shown below.

It also shows an example of what you might get back based on a regular investment of £100 each month and an example of what you might get back based on a transfer value of £50,000.

The table assumes an investment in the WS Prudential Risk Managed Passive 1 Fund with an Ongoing Charge including the Annual Management Charge of 0.54% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Investment to date	Assuming 1.25% investment growth	Assuming 4.25% investment growth	Assuming 7.25% investment growth
Single premium £20,000	1	£20,000	£20,000	£20,600	£21,200
	3	£20,000	£20,100	£21,900	£23,900
	5	£20,000	£20,100	£23,300	£26,900
	10	£20,000	£20,300	£27,300	£36,200
Regular £100 monthly investment	1	£1,200	£1,190	£1,210	£1,230
	3	£3,600	£3,600	£3,770	£3,940
	5	£6,000	£6,010	£6,480	£6,990
	10	£12,000	£12,000	£14,000	£16,400
Transfer value of £50,000	1	£50,000	£50,000	£51,500	£53,000
	3	£50,000	£50,200	£54,900	£59,700
	5	£50,000	£50,400	£58,400	£67,300
	10	£50,000	£50,900	£68,200	£90,600

How much will the charges and costs affect my investment?

Each section in the table below shows what you could get back if you cash in your plan assuming the investments grow at 4.25% each year.

The table assumes an investment in the WS Prudential Risk Managed Passive 1 Fund with an Annual Management Charge of 0.54% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Total actual deductions to date	Effect of deductions to date	What you might get back
Single premium £20,000	1	£20,000	£215	£215	£20,600
	3	£20,000	£668	£696	£21,900
	5	£20,000	£1,150	£1,240	£23,300
	10	£20,000	£2,490	£2,990	£27,300
Regular £100 monthly investment	1	£1,200	£9	£9	£1,210
	3	£3,600	£69	£70	£3,770
	5	£6,000	£184	£194	£6,480
	10	£12,000	£741	£839	£14,000
Transfer value of £50,000	1	£50,000	£539	£539	£51,500
	3	£50,000	£1,670	£1,740	£54,900
	5	£50,000	£2,870	£3,120	£58,400
	10	£50,000	£6,230	£7,490	£68,300

What are the deductions for?

The deductions include the assumed Ongoing Adviser Charge, the AMC and further costs, all of which will have an effect of reducing your investment growth. This is called the “Reduction in Yield” and can be a useful means of comparing charges of different investment products.

The last line of each section of the table above shows the effect of the total deductions, over 10 years, could amount to:

Single premium £20,000	Regular Investment £100	Transfer value of £50,000
£2,990	£839	£7,490

Putting it another way, this would have the same effect as bringing the assumed investment growth used from 4.25% a year down by the figures shown below to 3.15% for each of the frequencies shown in the table above. These figures have been calculated based on the assumptions mentioned in the table above.

This is called the “Reduction in Yield” and can be a useful means of comparing charges and costs of different investment products.

Over 5 years	Over 10 years
1.1%	1.1%

WS Prudential Risk Managed Active 5 Fund

What I might get back?

The table below provides examples of what you might get back if the initial investment of £20,000 grows at the rates shown below.

It also shows an example of what you might get back based on a regular investment of £100 each month and an example of what you might get back based on a transfer value of £50,000.

The table assumes an investment in the WS Prudential Risk Managed Active 5 Fund with an Ongoing Charge including the Annual Management Charge of 0.88% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Investment to date	Assuming 1.25% investment growth	Assuming 4.25% investment growth	Assuming 7.25% investment growth
Single Premium £20,000	1	£20,000	£19,900	£20,500	£21,100
	3	£20,000	£19,900	£21,700	£23,600
	5	£20,000	£19,800	£22,900	£26,400
	10	£20,000	£19,700	£26,300	£35,000
Regular £100 monthly investment	1	£1,200	£1,190	£1,210	£1,230
	3	£3,600	£3,580	£3,750	£3,920
	5	£6,000	£5,960	£6,420	£6,920
	10	£12,000	£11,800	£13,800	£16,100
Transfer Value of £50,000	1	£50,000	£49,900	£51,400	£52,800
	3	£50,000	£49,700	£54,300	£59,100
	5	£50,000	£49,600	£57,400	£66,100
	10	£50,000	£49,200	£65,900	£87,600

How much will the charges and costs affect my investment?

Each section in the table below shows what you could get back if you cash in your plan assuming the investments grow at 4.25% each year.

The table assumes an investment in the WS Prudential Risk Managed Active 5 Fund with an Ongoing Charge including the Annual Management Charge of 0.88% and an Ongoing Adviser Charge of 0.5% each year.

	At the end of year	Total paid in to date	Total actual deductions to date	Effect of deductions to date	What you might get back
Single premium £20,000	1	£20,000	£286	£286	£20,500
	3	£20,000	£882	£919	£21,700
	5	£20,000	£1,510	£1,640	£22,900
	10	£20,000	£3,250	£3,910	£26,400
Regular £100 monthly investment	1	£1,200	£11	£11	£1,210
	3	£3,600	£88	£90	£3,750
	5	£6,000	£238	£251	£6,420
	10	£12,000	£963	£1,080	£13,800
Transfer value of £50,000	1	£50,000	£715	£715	£51,400
	3	£50,000	£2,200	£2,290	£54,300
	5	£50,000	£3,780	£4,100	£57,400
	10	£50,000	£8,120	£9,780	£66,000

What are the deductions for?

The deductions include the assumed Ongoing Adviser Charge, the AMC and further costs, all of which will have an effect of reducing your investment growth. This is called the “Reduction in Yield” and can be a useful means of comparing charges of different investment products.

The last line of each section of the table above shows the effect of the total deductions, over 10 years, could amount to:

Single premium £20,000	Regular Investment £100	Transfer value of £50,000
£3,910	£1,080	£9,780

Putting it another way, this would have the same effect as bringing the assumed investment growth used from 4.25% a year down by the figures shown below to 2.85% for each of the frequencies shown in the table above. These figures have been calculated based on the assumptions mentioned in the table above.

This is called the “Reduction in Yield” and can be a useful means of comparing charges and costs of different investment products.

Over 5 years	Over 10 years
1.4%	1.4%

Glossary

This is a summary explanation of the investment terminology used within this document and other terminology you may find useful.

ISA

ISA stands for Individual Savings Account. In an ISA, there is no liability to pay any Personal Income Tax or Capital Gains Tax on any profit you may make.

There are 4 types of ISA:

- Stocks and Shares ISA
- Cash ISA
- Lifetime ISA
- Innovative Finance ISA

You can pay into one Lifetime ISA and as many Cash, Stocks and Shares and Innovative Finance ISAs as you would like in any tax year, however the total amount paid into all ISAs can't exceed the ISA allowance limit for that tax year. Payments into a Lifetime ISA are also limited to a maximum amount each tax year.

OEIC Funds

Open Ended Investment Company (OEIC) Funds are a type of open-ended collective investment. The terms OEIC, collectives, and investment fund are used interchangeably with different investment managers favouring one over the other.

- The WS Prudential OEIC Funds within an ISA allows the account holder to invest money without having to pay Income and Capital Gains Tax on any income or growth.
- The OEIC Funds outside of an ISA could be subject to personal tax.

The WS Prudential OEIC Funds are available as an investment within the Prudential ISA or as stand alone investments outside of the Prudential ISA.