

## Fund Guide

Prudential International Investment Bond  
International Prudence Bond

# Introduction to this guide

We know that choosing which fund may be best for you isn't easy – there are many options and everyone's different so there's no 'one way' to invest.

So we offer a range of options to help you meet your investment goals.

We've produced this guide to help you and your financial adviser understand more about our funds. This includes which funds are available and, for some funds, where you can find further relevant information, including about fund objectives, risks and charges that isn't available in this guide. There is also an explanation of some useful terms. If there's information or terminology included that you'd like to discuss, then please contact your financial adviser.

The funds in this guide are available to most investors in the Prudential International Investment Bond and International Prudence Bond.

Some funds are available to new and existing investors (see pages 8 to 9) and some only to existing investors (see page 10 to 12).

Other funds are unavailable to new investments since November 2019 (see page 13).

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**Before making any decisions you should speak to your financial adviser. They can discuss and help you understand your fund selection.**

This fund guide includes a list of funds that are available with our Prudential International Investment Bond and International Prudence Bond.

We'd like everyone to find it easy to deal with us. Please let us know if you need information about our products and services in a different format.

**All our literature is available in audio, large print or braille versions. If you'd like one of these please contact us on + 353 1 476 5000 and we'll send these out to you.**

### Some important notes we'd like you to read:

- The value of your investment can go down as well as up so you might get back less than you put in.
- The types of assets a fund invests in will have a significant effect on its performance. Generally, the higher the potential returns, the higher the risk.
- A fund's name isn't indicative of the risk it may take.
- The information in this guide is correct as at 19 January 2026, unless another date is shown.
- This guide doesn't take account of current market conditions or other short-term fund specific changes. Up to date information on each fund can be found at [pru.co.uk/funds](https://pru.co.uk/funds)
- All views are Prudential International's own.
- If there's information in this document that you'd like to discuss, then please contact your financial adviser. If you don't already have a financial adviser, you can visit [unbiased.co.uk](https://unbiased.co.uk) to search for an independent financial adviser in your area.

# Information to read before making a decision

## Non-UK investments

For the funds which can invest in stocks or shares, not all the assets will be denominated in the local currency of the fund and so the value of each of the funds could be affected by prevailing exchange rates. Changes in the rate of exchange between currencies may cause the value of your investment to go down or up.

## The fund value

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

### PruFund Funds

For the PruFund range of funds, what you receive will depend upon:

- the value of the underlying investments
- the Smoothing Mechanism, including the level of Expected Growth Rates and any applicable Unit Price Adjustments
- if there is a guarantee
- our charges
- and when you take your money out.

### With-Profits Funds

For investments in the PAC With-Profits range of funds, the value of the Policy depends on the profits made by the With-Profits Fund of The Prudential Assurance Company Limited and how these profits are distributed.

## Fund charges and further costs

### Annual Management Charge

The funds shown on pages 8 to 9, each have an applicable Key Information Document and Investment Option Document. These include the following ongoing costs information:

- Portfolio transaction costs – The impact of the costs of buying and selling underlying investments.
- Other ongoing costs – The impact of the costs that a fund manager takes each year for managing your investments.

In those documents the 'Other ongoing costs' shown include the Annual Management Charge (AMC) and, where applicable, further costs that may also apply. Further explanations on what these are follow below. For the funds that don't have a Key Information Document and Investment Option Document (as they're no longer available for new investors) but are still available to existing investors, then please go to page 12 for fund charges and further costs.

We take an AMC for looking after your investment, from each of the funds you invest in. Any further costs shown are expenses which are borne by the fund. We might change our charges in future. Where you have invested in With-Profits or PruFund, this charge can also be referred to as an Annual Management Charge.

If the AMC exceeds the return earned, the fund will go down in value. In general the AMC is taken by the deduction each day of 1/365th of the applicable AMC, from the relevant unit-linked fund.

This differs slightly for With-Profits and PruFund.

### With-Profits

The annual charge is already taken into account when we calculate the bonus rates for the PAC With-Profits range of funds.

### PruFund

For the PruFund range of funds, the AMC is taken by the monthly cancellation of units from each investment.

### PruFund Protected Funds

The PruFund Protected Cautious and PruFund Protected Growth funds, differ from the PruFund Cautious and PruFund Growth funds as they provide a guarantee, where available. The Protected PruFund funds are currently unavailable to new investments. If you had selected a Protected PruFund Fund, you would have selected from a range (where available) of guarantee terms, where the guarantee will only apply at the end of the selected guarantee term. Each guarantee term, where available, has its own additional charge and this will be payable for the whole of this term.

## Further costs related to investing

In addition to our annual charges, there may be further costs incurred. Where these are applicable, they're paid for by the fund and will impact on the overall performance. Some examples of what these further costs might include are shown below. These aren't listed in order of importance, they won't necessarily apply to all funds, and this isn't an exhaustive list.

Name	What this means	Where applicable, are they included in the further costs figures we show in this fund guide and/or illustration?	If they're applicable, then where would they appear in a Key Information Document or Investment Option Document?
Further costs	<p><b>Miscellaneous fund administration fees and costs</b></p> <p>There can be a number of different administration fees and costs associated with funds. These can include, for example, audit fees, custody fees, infrastructure costs, registrar fees, regulatory fees, stock lending fees, and trustee fees.</p> <p><b>Property expenses</b></p> <p>For funds that invest in property, either directly (ie the fund owning physical property) or indirectly (ie owning units in a property fund or shares in a property company) there are costs incurred for managing these properties. These can include costs for development, maintenance, oversight and renovation of the properties held, collecting rents, and managing tenants, as well as running costs that cannot be passed onto tenants.</p>	<p>For our PruFund funds, these further costs were already factored in when Expected Growth Rates were set, so aren't shown in this guide or in illustrations.</p> <p>For our With-Profits funds, these further costs were already factored in when Bonus Rates were set, so aren't shown in this guide or in illustrations.</p> <p>For all other funds, these further costs are not shown in this guide but are shown in illustrations.</p>	In 'Other ongoing costs'.
Performance fees	In some funds the fund managers are paid a fee depending on how they perform.	No, but if they're applicable they will impact on the performance of a fund.	In 'Performance fees'.
Transaction costs	When a fund manager trades the investments in a fund (for example, makes a decision to sell one holding and buy another) there are associated costs, for example taxes.	No, but if they're applicable they will impact on the performance of a fund.	In 'Portfolio transaction costs'.

Further costs might be incurred by a Prudential International fund or, where it's applicable, any fund our fund invests in.

Fund charges and further costs may vary in future and they may be higher than they are now. We'll write to you if an AMC changes for a fund you're invested in. As it's normal for further costs to vary over time we won't contact you when they change. If fund charges and further costs exceed the return earned, the fund will go down in value.

The further costs listed in this guide are indicative, based on the current levels of costs, and are correct as at 19 January 2026, unless another date is shown.

## How unit-linked funds invest

Some of the Prudential International funds listed in this guide may invest in 'underlying' funds or other investment vehicles. Have a look at a fund's objective and that will tell you where it invests – including if that's in an underlying fund or funds.

If the Prudential International fund is investing in just one underlying fund then it's what's known as a 'mirror' fund, as the performance of the Prudential International fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential International fund, compared to what it's invested in won't be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).

Investments in the PAC With-Profits funds and the PruFund range of funds are backed by assets in the With-Profits Fund of The Prudential Assurance Company Ltd, through a reinsurance agreement. These funds aim to protect investors from the impact of short term investment market volatility using "smoothing" mechanisms. Please refer to 'Your guide to investing in With-Profits' and 'Your guide to investing in the PruFund Range of Funds' for more information. Both are available from your financial adviser. We strongly suggest these documents are read before any investment decision is made.

## Further information

If the taxation treatment of the funds changes, we reserve the right to change the arrangements for the investment of the underlying assets of the fund.

If you have any questions about this product, your fund choice or the charges applicable then we recommend you speak to your financial adviser.

You can find details of how we manage our Unit-Linked funds at [pru.co.uk/funds/psulpp](https://pru.co.uk/funds/psulpp)

You'll also find there a shorter "Customer Guide", which explains briefly how the Prudential unit-linked funds work and our current approach to managing them. It explains the standards and practices we use to manage the funds. Principally the guide will explain:

- the nature and extent of the decisions we take to manage the funds, and
- how we treat customers and shareholders fairly.

For any fund, there may be a delay in buying, selling or switching of units. These delays will only apply in exceptional circumstances. We wouldn't expect delays to be longer than six months for units that invest in property or land and one month for units that invest in other funds. However we can't guarantee that we'll never delay longer than these timescales. If these delays apply to you, we'll let you know.

## Compensation (UK residents only)

Prudential International exceeds its capital requirements and is financially strong. However, in the unlikely event that Prudential International, the fund manager, Prudential in the UK or the custodian of fund assets should fail to meet their financial obligations, you may face financial loss. Prudential International products will not be covered by a government-backed financial guarantee scheme, including the FSCS in the UK.

### To find out more

For more information on the above, please refer to your Contract Conditions which you can get from your financial adviser.

For the funds listed on pages 8 to 9, it's very important that you read both the Key Information Document and relevant fund Investment Option Document(s) before making an investment decision. Pages 12 and 13 provide important information for funds that do not have a Key Information Document and Investment Option Document.

# Funds that are open to new and existing investors

You'll find a Key Information Document for the Prudential International Investment Bond and for each of the funds that are open to new business, Investment Option Documents at [pru.co.uk/investments/investment-fund-range/productlibrary/](https://pru.co.uk/investments/investment-fund-range/productlibrary/)

For the International Prudence Bond these documents are available at [prudential-international.com](https://prudential-international.com)

These documents include information such as:

- Investment objective
- Risk indicator
- Charges

**For the funds listed, it's very important, to make an informed decision, that you read either the Prudential International Investment Bond or International Prudence Bond Key Information Document and relevant fund Investment Option Document(s), where available.**

If you're invested in a fund, that's available through the Prudential International Investment Bond or International Prudence Bond, but it's not listed in this section then please see pages 12 and 13.

## Prudential Multi-Asset Funds

Multi-Asset funds work by spreading your money across a number of different types of assets. These can include a number of investment options, such as company shares (equities), fixed interest bonds, cash and property – from both the UK and abroad.

By investing in a number of different assets the fund manager aims to balance the risk that's being taken. So if one asset is falling in value then another may be increasing. Of course there could be times when all the assets in the fund are either rising or falling in value depending on the market conditions at that time. This is known as Diversification.

The following are examples of Multi-Asset funds we offer.

<b>Risk Managed Passive Funds</b>
PIA Risk Managed Passive 1
PIA Risk Managed Passive 3
<b>Risk Managed Active Funds</b>
PIA Risk Managed Active 1
PIA Risk Managed Active 2
PIA Risk Managed Active 3
PIA Risk Managed Active 4
PIA Risk Managed Active 5
<b>Other Prudential Multi Asset Funds</b>
PIA Managed Defensive (Euro) Fund
PIA Managed Defensive (USD) Fund
PIA PruFund Cautious (Euro) Fund
PIA PruFund Cautious (Sterling) Fund
PIA PruFund Cautious (US Dollar) Fund
PIA PruFund Growth (Euro) Fund
PIA PruFund Growth (Sterling) Fund
PIA PruFund Growth (US Dollar) Fund

## Additional Fund Choice

The choice of funds covers a range of different assets and types of funds which could be right for you at different times. Some of the funds are managed by Prudential International whilst others are managed by external fund managers. These funds are also known as Unit-Linked funds and offer additional choice. You can find out more about how Unit-Linked funds invest on page 6.

The following funds are all Prudential International funds. For the externally managed funds the Prudential International Fund will invest in the fund manager's own fund or collective investment scheme, unless otherwise stated.

The objectives of the externally managed funds are sourced directly from the external fund managers, and Prudential International only updates the objectives as and when the underlying fund objectives are updated.

Additional Fund Choices	
BNY Mellon Global Bond (US Dollar) Portfolio Fund	PIA Asia Pacific Fund
Fidelity European Multi Asset Income (Euro) Fund	PIA Balanced Managed (Sterling) Fund
Fidelity Global Focus (US Dollar) Fund	PIA Balanced Managed (US Dollar) Fund
Fidelity Sustainable Global Equity (Sterling) Fund	PIA Deferred Distribution (Euro) Fund
HSBC Chinese Equity (US Dollar) Fund	PIA Deferred Distribution (Sterling) Fund
HSBC Islamic Global Equity Index (US Dollar) Fund	PIA Deferred Distribution (US Dollar) Fund
Invesco Managed Growth Fund	PIA Euro Deposit Fund <sup>^</sup>
M&G Corporate Bond Fund	PIA European Equity Fund
M&G Dividend Fund	PIA European Index Tracker Fund
M&G Episode Allocation Fund	PIA India Equity Fund*
M&G Episode Growth Fund	PIA L&G Property Fund**
M&G Gilt & Fixed Interest Income Fund	PIA North American Fund
M&G Global High Yield Bond	PIA UK Deposit Fund <sup>^</sup>
M&G Global Sustain Paris Aligned Fund	PIA UK Equity Fund
M&G Managed Growth Fund	PIA US Dollar Deposit Fund <sup>^</sup>
Morgan Stanley QuantActive Global Property (Euro) Fund***	

<sup>^</sup> Deposit funds are not suitable as a long term investment. If you are invested in a deposit fund the return you achieve may be less than inflation and may not be enough to cover product charges.

\* Previously HSBC Indian Equity (US Dollar) Fund

\*\* Previously M&G Property Fund

\*\*\* Previously Morgan Stanley European Property (Euro) Fund

# Funds that are only available to existing investors

As these funds are no longer available to new investors an Investment Option Document is not produced. Instead information is included here that can help you with an investment decision that you wish to make.

## 1) Risk and potential reward

Investing is about balancing the risk you're comfortable with alongside the potential rewards that you want to achieve. Your attitude to investment risk is personal to you and may change in the future.

Prudential International rate the risk and potential reward of the funds on the following pages on a scale from A (the lowest) to F (the highest).



Some key things to think about:

- The value of your investment can go down as well as up so you might get back less than you put in.
- The types of assets a fund invests in will have a significant effect on its performance. Generally, the higher the potential returns, the higher the risk.
- A fund's name isn't indicative of the risk it may take.
- These risk and potential reward indicators are not the same as the information provided in Investment Options Documents and so it's not appropriate to compare directly across different funds.
- We've developed these risk rating categories to help provide an indication of the level of risk and potential reward that's attributable to a fund based on the type of assets which may be held within the fund.
- These risk rating categories shouldn't be considered generic to the fund management industry as other companies use different descriptions.
- We regularly review these risk rating categories and so they might change in the future.
- Where a risk rating is amended as a result of a material change in our view of the level of risk, for example due to a significant change to the assets held by the fund or in the way the fund is managed, we'll provide information on the new risk rating.
- We strongly recommend that before making any fund choice you ensure you understand the appropriate risk ratings. You'll find this information in this fund guide, along with further information, at [pru.co.uk/funds](https://pru.co.uk/funds). Sometimes we may need to make a change to a fund. For details of recent material fund changes please visit [pru.co.uk/funds/fund-changes/piafundupdates](https://pru.co.uk/funds/fund-changes/piafundupdates). Information is normally shown for one year.

## 2) Asset class risk types

- Some funds can invest in more than one asset type to try and reduce the risk of losing money. So they're not relying on the performance of an individual asset or assets of the same type.
- The next page shows which asset class risk types relate to individual funds.
- You'll find definitions for each of the risk types by visiting [pru.co.uk/risktypes](https://pru.co.uk/risktypes)

You should think about discussing any decision with your financial adviser.

It's important to also note that your adviser may make their own assessment of the risk rating of funds when thinking about your needs and objectives, and this may differ from our own assessment.

The information included in this guide is correct as at 19 January 2026, unless another date is shown.

## Funds that are only available to existing investors

Access to the Prudential PAC Euro, PAC Sterling and PAC US Dollar With-Profits funds is no longer available to new customers investing in Prudential International Investment Bond or International Prudence Bond on or after 11/09/2017. But if you're an existing customer pre 11/09/2017, you'll still be able to top up or switch into the Prudential With-Profits PAC Euro, PAC Sterling and PAC US Dollar Funds.

	Risk and Potential Reward Indicator	Fund Charges and Further Costs			Asset Class Risk Types							
		Annual Management Charge (%)	Further Costs (%)	Yearly Total (%)**	Equity	Fixed Interest	Property	Currency	Smaller Companies and Emerging Markets	Financial Instruments	Alternative Investments	Other
PAC Euro With-Profits Fund	C	1.20	*	1.20	✓	✓	✓	✓	✓	✓	✓	✓

Objective: The fund aims to produce growth over the medium to long-term (5 to 10 years or more) while smoothing some of the ups and downs of short-term investment performance.

Fund Investment: The fund spreads investment risk by investing in a range of different asset types, which currently includes European and international equities, property, fixed interest securities, index-linked securities and other specialist investments.

PAC Sterling With-Profits Fund	C	1.20	*	1.20	✓	✓	✓	✓	✓	✓	✓	✓
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Objective: The fund aims to produce growth over the medium to long-term (5 to 10 years or more) while smoothing some of the ups and downs of short-term investment performance.

Fund Investment: The fund spreads investment risk by investing in a range of different asset types, which currently includes UK and international equities, property, fixed interest securities, index-linked securities and other specialist investments.

PAC US Dollar With-Profits Fund	C	1.20	*	1.20	✓	✓	✓	✓	✓	✓	✓	✓
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Objective: The fund aims to produce growth over the medium to long-term (5 to 10 years or more) while smoothing some of the ups and downs of short-term investment performance.

Fund Investment: The fund spreads investment risk by investing in a range of different asset types, which currently includes US and international equities, property, fixed interest securities, index-linked securities and other specialist investments.

Investments in the PAC With-Profits funds are backed by assets in the With-Profits Fund of The Prudential Assurance Company Ltd, through a reinsurance agreement. These funds aim to protect investors from the impact of short term investment market volatility using "smoothing" mechanisms. Please refer to 'Your guide to investing in With-Profits' for more information.

\* For PruFund and/or a With-Profits fund, there are Further Costs which are not charged directly to your investment. These are factored into the setting of the PruFund Expected Growth Rates and With-Profits Bonus Rates, reflected in your projections. The Yearly Total reflects the Annual Management Charge. For all other funds, the Yearly Total includes the yearly charge and Further Costs.

\*\* This is equivalent to the 'Other ongoing costs' in an Investment Option Document. Any 'Portfolio transaction costs' or 'Performance fees' provided in a Key Information Document and Investment Option Document are not included in the figure above. If 'Portfolio transaction costs' or 'Performance fees' are applicable they will impact on the overall performance of a fund.

# Funds that are unavailable to new investments – on or after 25 November 2019

An Investment Option Document isn't available for the funds below. You can get more information on these funds including objective and historical charges, on request. Please contact us on 0808 234 2200 (UK freephone) or +353 1 476 5000 (if outside the UK) Monday to Friday 9am – 5pm (we are not open on public holidays), or you can send us an email at: [prudentialinternational@prudential.co.uk](mailto:prudentialinternational@prudential.co.uk)

Please take time to review the fund information you were given when you took out your Plan. Up to date information on each fund can be found at [pru.co.uk/funds](https://pru.co.uk/funds)

PIA PruFund Protected Cautious (Euro) Fund
PIA PruFund Protected Cautious (Sterling) Fund
PIA PruFund Protected Cautious (US Dollar) Fund
PIA PruFund Protected Growth (Euro) Fund
PIA PruFund Protected Growth (Sterling) Fund
PIA PruFund Protected Growth (US Dollar) Fund

# Some useful investment terms

## Learn about some investment related terms

This is a high-level guide to some useful investment terms. It's not meant to cover every term you may come across and you may not find each item in the glossary within this guide. Please speak to your financial adviser if you need help or want to know more about terms used around investments.

### **"Blue Chip" Companies**

Large companies which are known for their strong reputation and financial stability.

### **Bonds (and Fixed Interest Securities)**

A bond is an 'I owe you' that promises to pay an amount of money on a specified date and pay a fixed rate of interest along the way. Companies and governments can issue bonds when they want to raise money. Bonds issued by companies are called corporate bonds. Bonds issued by the UK government are called gilts and those issued by the US government are called treasury bonds.

### **Collective Investment Schemes**

These are funds where many investors pool their money together within a single investment fund. This allows them access to a wider range of investments than they could on their own. You'll also share both the costs and potential benefits with other investors. Collective Investment Schemes, such as OEICs, Unit Trusts, Mutual funds, usually target investments in geographic regions (like emerging market countries) or specific themes (like technology or property).

### **Corporate Bonds**

These are loans to companies where the buyer of the corporate bond lends money in return for regular interest payments and the promise that the amount loaned will be repaid on a set future date.

### **Derivatives**

These are financial products like futures and options which are generally an arrangement between different parties to buy or sell a standard quantity of a specified asset on a fixed future date at a price agreed today.

### **Equities**

Equities are also known as shares or stocks. They are a share of the ownership of a company. When you invest in equities, you become a shareholder.

### **Financial Times Stock Exchange (FTSE)**

Source: London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). © LSE Group 2025. FTSE Russell is a trading name of certain of the LSE Group companies. e.g., "FTSE®" "Russell®", "FTSE Russell®", "MTS®", "FTSE4Good®", "ICB®", "Mergent®, The Yield Book®," are a trademark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. "TMX®" is a trademark of TSX, Inc. and used by the LSE Group under license. All rights in the FTSE Russell indexes or data vest in the relevant LSE Group company which owns the index or the data. Neither LSE Group nor its licensors accept any liability for any errors or omissions in the indexes or data and no party may rely on any indexes or data contained in this communication. No further distribution of data from the LSE Group is permitted without the relevant LSE Group company's express written consent. The LSE Group does not promote, sponsor or endorse the content of this communication.

### **Floating Rate Notes**

Short-term loans to financial companies, like banks. The investor receives interest payments, which may go up or down, and at the end of an agreed period the company has to repay the original loan.

### **Government Bonds**

Loans to the government where the buyer of the government bond lends money to the government. In return, they get regular interest payments and the promise that the initial sum will be repaid on a specified later date. Bonds issued by the UK government are called gilts and those issued by the US government are called treasury bonds.

### **Hedging**

This is a strategy used to help reduce or limit financial risk. It involves making a deal in one market in order to try to protect against possible losses in another. Often used by Hedge Funds.

### **Index-Linked Securities**

Are similar to fixed interest investments but the payments to the investor are designed to increase in line with inflation.

### **Investment Grade**

A credit rating agency such as Standard & Poor's, can assess the reliability of corporate and government bonds and give a rating. The rating indicates whether the agency believes that the bond issuer has a relatively low risk of missing payments to the buyer of the bond. Bonds with credit ratings of AAA, AA, A or BBB are considered investment grade, while those rated BB or lower are often referred to as junk bonds.

### **Money Market Investments**

These are cash and investments similar to cash such as bank deposits, certificates of deposits, fixed interest securities of floating rate notes. They usually have a life of less than a year.

### **OEIC (Open Ended Investment Company)**

An OEIC is a type of investment fund that allows investors to pool their money together to invest in a portfolio of companies, assets and other commodities with the aim of generating a return. The OEIC is equally divided into shares which will vary in price and in the number issued. When new money is invested, additional shares or units are created to match the current share price.

### **Preference Shares (also called Preferred Stock or Preferred Shares)**

Shares in a company which give their holders a right to a fixed dividend payment. Some preference shares also come with voting rights.

If you own preference shares, you receive dividends before common shareholders, and if the company goes bankrupt, you'll be paid from company assets before common shareholders (but after debt holders).

### **Shares**

See Equities.

### **Smaller Companies**

These are Companies that you can find on a recognised stock exchange which have a lower market value than larger, well-established companies. In the UK, smaller companies are typically those ranked outside the top 350 in the FTSE All-Share Index.

### **Units/Unit Linked**

Unit linked funds are divided into smaller portions, called units, which represent the money you've invested. The price of units change on a daily basis and are based on the value of the assets held within the fund. This means your total fund value will go up or down depending on the unit price at any given time.

[pru.co.uk](https://pru.co.uk)

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson CI, Dublin 2, D02 YW24. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland and in the context of its UK regulated activities only, is authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.