

Prudential Deposit Fund

Fund description

The Prudential Deposit Fund earns a variable rate of interest. The current practice, which we can review at any time, is to set the interest rate on the first of each month, in line with the Bank of England base rate at the time.

The Deposit Fund is backed by the assets held within Prudential's With-Profits Fund. Any interest is declared monthly and there are no explicit charges. Interest once added is guaranteed and withdrawals from this fund are not subject to a Market Value Reduction (MVR).

Risk rating – Minimal

These risk ratings have been developed by Prudential to help provide an indication of a fund's potential level of risk and reward based on the type of assets which may be held by the fund. Other companies may use different descriptions and as such these risk ratings should not be considered as generic across the fund management industry.

We regularly review our fund risk ratings, so they may change in the future. If, in our view, there is a material change in the fund's 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 will provide information on the new risk rating. We recommend that you make sure you understand the risk rating of any fund before you invest. You will find this information at mandg.com/pru/customer/en-gb/funds/understanding-the-risk-rating

You should also consider discussing your decision and the appropriateness of a fund's risk rating with an adviser.

	Past Performance to 31 December 2025					
	Quarter 4	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*
Deposit Fund	0.99%	4.31%	4.73%	4.68%	3.82%	3.06%
Benchmark	0.98%	4.25%	4.70%	4.68%	3.86%	3.10%

	12 months to the end of December				
	2021	2022	2023	2024	2025
Deposit Fund	0.10%	1.27%	4.59%	5.15%	4.32%
Benchmark	0.11%	1.44%	4.64%	5.15%	4.25%

Source: Prudential. *Annualised.

Benchmark Source: Financial Express *Annualised.

We can't predict the future. Past performance isn't a guide to future performance. Future Deposit fund rates cannot be guaranteed. The value of your investment can go down as well as up so you might not get back the amount you put in.

Fund benchmark

Benchmark **Bank of England Base Rate**

As noted the Deposit fund interest rate is currently set in line with the Bank of England base rate on the 1st of each month. The interest rate will then remain fixed for the rest of the month. Should the Bank of England base rate change during the month, a change in Deposit fund interest rate will take effect at the beginning of the next month.

Important Information

Who is this factsheet for and what does it do?

This factsheet is intended for members of additional voluntary contribution arrangements administered by Prudential and for the trustees and advisers.

Its purpose is to provide an insight into how the Deposit fund performed over the period and is provided for information only. If you are not familiar with any of the investment terminology included on this factsheet, then please contact an adviser.

Can I get advice?

This factsheet should not be considered as financial advice and any changes to investment arrangements should be discussed with an adviser. It is not our intention to give an indication of how any particular funds will perform in the future.

How are the performance figures calculated?

Performance is measured by looking at the return after charges (if any) earned on a lump sum investment made on the first of the month over the period specified.