

An independent mapping tool to save you time to focus on what's important... your client

It's an impossible task to try to predict fund performance or even which asset class will perform best over the medium to long term.

An independent tool

As part of their standard risk profiling service, Dynamic Planner enables an adviser to create a risk profile and create a suitable portfolio. As part of this service, advisers can directly view benchmark asset allocations at the same level as the chosen risk profile, or at the levels immediately above and below.

Dynamic Planner is an independent tool and advisers are not obliged to choose any particular investments or follow the reference benchmark asset allocations to the letter. Dynamic Planner can accurately risk assess any combination of asset classes held within a portfolio.

An impartial review

Dynamic Planner has reviewed and profiled the Prudential funds below within the risk profiles used on their platform.

- PruFunds – including Risk Managed PruFunds
- Risk Managed Passive funds
- Risk Managed Active funds

Each fund is compared to 1 of 10 Dynamic Planner risk profiles (1 – lowest risk to 10 – highest risk). The main objective of the risk profiling service is to provide advisers and their clients with a meaningful measure of the long-term expected investment risk of fund strategies and a mechanism for selecting funds appropriate for investor risk appetites and capacity for loss.

Different outcomes

Due diligence

Advisers might find that from time to time Dynamic Planner's risk outcomes in their basic Asset Allocation assessment and efficient frontier charts differ from those in the detailed Fund Risk Profiling assessment due to the following reasons:

Asset allocation assessment

When constructing a portfolio, an adviser might recommend investments which, on their own, fall into a different risk category to the one a client has selected. But, it's the overall risk of the total portfolio which must be consistent with their attitude, rather than each individual investment taken in isolation. This analysis is based on the latest asset allocation data available at the time of creating the report. The asset allocation is a snapshot of the fund's current investments and each fund's allocation might change over time. Funds which have been formally risk profiled by Dynamic Planner are subject to additional analysis over and above the asset allocation snapshot. The risk profile given by this more in-depth service is not just based on the asset allocation snapshot but also includes additional data such as strategic asset allocation and historical volatilities. Once the risk assessment is made, the fund is awarded a specific badge to signify Dynamic Planner's long term risk assessment, relative to its asset and risk model benchmark assumptions.

Ongoing fund risk profiling assessment

As part of the risk profiling service, Prudential provides the funds' latest holdings directly to Dynamic Planner, who then provide a quarterly independent oversight to assess whether the current risk profile badges remain appropriate.

Dynamic Planner ratings of Prudential Products and Funds

Risk Level	Risk Profile	Prudential Fund
4	Lowest medium risk	Risk Managed Active 1 Fund
		Risk Managed Active 2 Fund
		PruFund Risk Managed 1 Fund
		PruFund Risk Managed 2 Fund
		PruFund Cautious Fund
		PruFund Protected Cautious Fund
		Risk Managed Passive 1 Fund
		Risk Managed Passive 2 Fund
5	Low medium risk	Risk Managed Active 3 Fund
		Risk Managed Active 4 Fund
		PruFund Growth Fund
		PruFund Protected Growth Fund
		Risk Managed Passive 3 Fund
		Risk Managed Passive 4 Fund
		PruFund Risk Managed 3 Fund
6	High medium risk	PruFund Risk Managed 4 Fund
		PruFund Risk Managed 5 Fund
		Risk Managed Active 5 Fund
		Risk Managed Passive 5 Fund

This information is correct as 30 June 2023.



DYNAMIC
P L A N N E R

Dynamic Planner enables wealth and financial planning firms to match people with suitable solutions through engaging financial planning.

Dynamic Planner is an end-to-end, risk-based system – combining intuitive technology with a trusted, independent asset risk model.

Founded in 2003, at its heart is an asset risk model with an 18-year track record of ensuring investment suitability – using more than 2,400 covariance correlations to assess

the risk of tens of thousands of investments and client portfolios daily.

Dynamic Planner powers the MSCI – Dynamic Planner indices and is used by leading asset managers to risk profile or target more than £250bn of investments. Its technology is mobile-friendly, secure, cloud-based and integrated with leading industry CRMs and platforms and providers.

Find out more at dynamicplanner.com

pruadviser.co.uk

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