

Trustee Investment Plan

Target Market Information

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

What is the Trustee Investment Plan?

The Trustee Investment Plan is for trustees of UK registered Occupational Pension Schemes, Small Self-Administered Schemes and Self Invested Personal Pension Schemes, allowing them to invest in a range of investment funds.

The aim of the plan is for capital growth on a lump sum investment and to provide a tax efficient income.

Your client's capital is at risk.



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 	<p>Target customer</p> 
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. This is dependent upon the fund selected.
Medium – High	
Medium	Can they invest?  This product may be suitable for a client who is able to accept a moderate fall in capital. This is dependent upon the fund selected.
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. This is dependent upon the fund selected.

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 Trustee Investment Plan offers the opportunity of capital growth.
Income		Trustees can take regular and one off withdrawals from the plan. Regular withdrawals up to 7.5% of the original investment each year can start from the first anniversary of the plan, or where no investments in the With-Profits Fund exist. Withdrawals up to 100% of the original investment each year can be made from the first monthly anniversary of the plan.
Time Horizon		The recommended holding period is a minimum of 5 years.
Maturity date		This product 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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