

Prudential International Investment Bond

Target Market Information

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

What is the Prudential International Investment Bond?

The Prudential International Investment Bond is an investment bond that lets your client invest their money in a range of different funds and to cash it in at any time. It's suitable for any of your clients that would find access to a 'gross roll up' investment product beneficial from a tax perspective. Clients should seek tax advice to ensure the product is suitable for their individual circumstances, for example where they are tax resident during the time they hold the plan and any local tax rules, particularly in relation to withdrawals; they should seek this advice before investing and before withdrawing money. Clients should consider making use of any investment allowances (e.g. ISA allowance) available to them before investing in this product.

It aims to:

- increase the value of your client's investment over the medium to long term (five to 10 years or more), by investing in their choice of Prudential International funds.
- allows the customer to invest in other funds, like equity, multi-asset and PruFund funds.
- to balance risk and potential rewards throughout the life of this product.
- provide the ability to take a regular withdrawals in a tax efficient manner and access to the product's value at any time.

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 	Target customer <input checked="" type="checkbox"/>
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 	<input checked="" type="checkbox"/>
Advanced investor	<ul style="list-style-type: none"> • Good knowledge of how investments work • Good financial industry experience • Has access to professional investment advice 	<input checked="" type="checkbox"/>

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	<p>Can they invest?  This product may be suitable for a client who is able to accept a fall in capital.</p>
Medium – High	
Medium	<p>Can they invest?  This product may be suitable for a client who is able to accept a moderate fall in capital.</p>
Low – Medium	
Low	<p>Can they invest?  This product may not be suitable for a client who isn't able to accept a moderate fall in capital.</p>

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 available funds offer the opportunity for capital growth. But if the amount of money your client withdraws, added to the charges from the product are greater than the amount of growth, this will reduce the value of the investment.
Income		UK resident clients can take up to 5% of the initial investment and any additional investments as a tax-deferred withdrawal each year. Certain payments from the bond such as Ongoing Adviser Charges will also count towards the 5% p.a. allowance. The product will allow regular withdrawals of up to 7.5% each year to be taken.
Time Horizon		The recommended investment period is 10 years or more. Whilst the appropriate holding period for each individual client will be determined by their personal investment objectives, the term should be sufficient to recover from short term volatility in investment markets.
Maturity date		If the Life Assured option is chosen then as a whole of life product there is no fixed maturity date. If the Capital Redemption option is chosen then the product will mature 99 years from the date it starts.
Sustainability		The product makes available funds* that consider environmental, social and governance factors or sustainability as part of their investment strategy.

* Please note funds have different financial risk ratings, it is important that this rating of the fund matches the risk appetite of the customer.

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.

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. 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 deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. 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.