

An introduction to

Prudential International and International Prudence Bond (Spain)



Who we are

Prudential International is part of the highly respected M&G plc, one of the UK's foremost financial services organisations.

M&G plc serve around 5.5 million individual customers in 28 markets to whom it provides a range of investment, protection and retirement products, helping them to lead a more comfortable lifestyle. Between them, they trust the company to manage £370 billion of their money. M&G plc has been helping people plan for their future for over 170 years.

Dublin base

Prudential International is based in Dublin, a location that confers tax advantages as well as a strict legal and regulatory environment. In excess of 400 international companies have been attracted to locate in Dublin and it has a growing reputation for a specialist financial services support infrastructure, so you can count on the professionalism of our staff.

We're authorised and regulated by the Central Bank of Ireland.

Dublin is a location with a strict legal and regulatory environment. The company is subject to European Law, as transposed into Irish Law by the Irish Government, thereby having to comply with all European directives and regulations and to meet European solvency margins. Prudential International as part of M&G plc has additional group standards to comply with over and above Irish requirements.

What we offer

As part of M&G plc, Prudential International is part of a strong and financially secure organisation with a well-respected name. M&G plc has been helping people plan for their future for over 170 years. Its size and experience puts it in a strong position to invest customers' money wisely for the medium to long term.

Investment edge

Investment performance is clearly a key factor when it comes to choosing a company for your investment or protection plan. M&G plc has investment professionals around the world, centrally co-ordinated by the M&G Treasury & Investment Office (T&IO), which is responsible for high level investment decisions and managing investment risk. As part of M&G plc, Prudential International benefit from this expertise and experience.

The T&IO believe there are three factors that give them an investment edge.

- **Size:** this supports huge global investment resources. The range of the T&IO expertise means that investments can be widely diversified, which helps to diversify risk and enables them to invest in niche areas that wouldn't be accessible to smaller fund managers.
- **Investment philosophy:** the T&IO approach is to focus on what the long-term "right" price should be for

different types of investment. Identifying which markets may be overvalued or undervalued helps to decide which investments may provide growth opportunities.

- **Independent asset allocation and monitoring:** asset allocation – the decisions on how much money to allocate to each different type of investment asset – is done by the T&IO team, independently of the fund managers, which avoids any conflict of interest. T&IO also carries out independent monitoring of all investment activity and actively supervises the individual fund managers, to ensure quality control.

A choice of currencies

As you might expect from an international company, we offer you a choice of currencies. Our funds are denominated in Euro and Sterling, as well as US Dollar. We also have multi-currency facilities for putting money in and taking it out.



What we offer

Prudential International has built on a heritage dating back to 1994. We have a strong understanding of the international market and have dedicated teams of specialists who can provide support and expertise for individual clients.

Our product

The investment edge feeds into our International Prudence Bond, a life assurance plan offering:

- the PruFund Range of Funds and the M&G Property Fund (this fund is currently suspended);
- low minimum initial investment from just Euro €25,000, £20,000 or US\$35,000;
- a lower minimum investment limit for top-ups from just Euro €20,000, £15,000, or US\$25,000, so your clients can add to their investment easily;
- a minimum allocation rate of 100%; and
- a choice of investment currencies.

The value of your investment could go down as well as up so you may get back less than you've put in.

Because of changes in exchange rates the value of your investment, as well as any money you take from it, can go down as well as up.

Our PruFund Range of Funds are reinsured into the long-term fund of The Prudential Assurance Company Limited (PAC) (our parent company).

Our service and where to find us

Our service

We take customer service very seriously and aim to maintain high standards through listening to our customers' needs and developing initiatives to meet them.

We're here to help you. To get in touch, you can:

Write to us

PO Box 13395, Chelmsford, CM99 2GH

Call us

+ 353 1 476 5000 (customers and prospective customers) Lines open 9am – 5:30pm GMT, Monday to Friday.

+ 44 808 234 2200 (financial advisers) Lines open 8:30am – 6pm GMT, Monday to Friday.

We might record your call for training and quality purposes.

E-mail us

prudentialinternational@prudential.co.uk

Full terms and conditions of the International Prudence Bond are available on request.



www.prudential-international.com

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. 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. 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.