



Providing investment options with confidence

At Prudential, we want to help ensure that the investment options we offer you and your Financial Adviser provide a broad selection of funds that possess the right qualities and features to help meet your investment objectives now and in the future.

Our investment options include:

- › Prudential multi-asset fund range
- › PruSelect fund range
- › Dynamic Portfolios

You can decide with your Financial Adviser how to pick and mix from these options, to suit your own investment objectives. The value of an investment may fluctuate and is therefore not guaranteed. You may not get back the full amount of your original investment.

Introducing PMG and Prudential's multi-asset fund range

Our multi-asset funds are managed by our in-house investment experts the Portfolio Management Group (PMG). PMG are a specialist investment team with over 20 members, including economists, investment strategists and analysts who are specialists in the different areas of the investment world. These funds spread your money across a range of investments including bonds, shares and property from both the UK and abroad. The range includes our PruFund range of funds, With-Profits Funds and Managed Distribution Funds.



How do PMG make their asset allocation decisions?

PMG monitor the world markets and the performance of the funds in which your money is invested, and use their knowledge and expertise to decide which assets and markets the funds should be invested in. The money is then managed by separate teams of fund managers around the world who are experts in their particular markets. The PMG can therefore focus entirely on asset allocation i.e. how much of the fund is invested in equities, property, cash, bonds, etc. By working closely with the investment teams, PMG aim to ensure that the stock selection decisions are right for their funds, which helps to grow your money in line with the fund objectives.

“ The PMGs basic philosophy is to focus on fundamental value in markets in the context of a disciplined long term framework. We think this gives us an edge especially when markets are volatile and many investors are displaying a high degree of emotion and subjectivity in their decision making. The consistent application of this approach has been responsible for an outstanding long term record on our large multi asset investment funds. ”

Martin Brookes – Head of Prudential's Portfolio Management Team

Prudential multi-asset range is available for:

- › **Investment Bonds** – Flexible Investment Plan & Prudential Investment Plan.
- › **Pensions** – Flexible Retirement Plan.

For more information about Prudential's multi-asset fund range, see the Fund Guide for your chosen product which is available at www.pru.co.uk.

Introducing OBSR and PruSelect fund range

We have enlisted Old Broad Street Research (OBSR), to recommend and monitor a range of the best funds available from across different fund sectors, and from many fund management companies to provide you with the PruSelect range. The PruSelect range includes about 100 funds from many of the leading UK fund management companies, which OBSR view as top-ranking in terms of quality and performance potential.

To ensure that the range continues to meet the standards set, OBSR review the funds within the range to ensure that the funds they view as the best, are consistently available to you.

How do OBSR research funds?

OBSR was established in July 1999 and is now recognised as the leading qualitative investment research company in the UK retail funds market. Their research is respected by fund managers, product providers and professional intermediaries alike, with OBSR Fund Ratings widely acknowledged as an independent mark of quality and excellence.

OBSR review and monitor funds by carrying out face-to-face interviews with Fund Managers and their teams to assess the strategy and culture. They also use past performance statistics and other techniques to measure each fund against their investment aims and objectives.

PruSelect range is available for:

- › **Investment Bonds** – Flexible Investment Plan & Prudential Investment Plan.
- › **Pensions** – Flexible Retirement Plan.

For more information about the PruSelect fund range, see the Fund Guide for your chosen product which is available at www.pru.co.uk.

Introducing Dynamic Portfolios

Our Dynamic Portfolios combine the asset allocation skills of our in-house Portfolio Management Group (PMG) with the fund research skills of an independent research company, Old Broad Street Research (OBSR). We offer a choice of five portfolios, ranging from Defensive to Adventurous, to help you target different levels of risk and potential return. Each portfolio is a single fund choice, although each portfolio will invest in a number of underlying funds.

Our portfolios – the best of both worlds



When managing these portfolios our Portfolio Management Group work within M&G Investment Management Limited, part of Prudential Group. They will actively manage the portfolio asset allocations and buy and sell underlying funds as selected, and then recommended to them by OBSR.

If you'd like to know more about your investment options please ask your Financial Adviser or visit www.pru.co.uk

Dynamic Portfolios are available for:

- › **Investment Bonds** – Flexible Investment Plan & Prudential Investment Plan.
- › **Pensions** – Flexible Retirement Plan.
- › **ISAs & OEICs**

For more information about the asset allocation, see our 'Dynamic Portfolios' Sales Aid (INVS11211) which is available at www.pru.co.uk.

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