

# Looking for better returns for your money?

## The PruFund range of funds in the Prudential Stocks & Shares ISA may be for you

Designed to deliver a **smoothed** investment experience

Each PruFund aims to give you a smoothed investment experience. By investing in the Prudential With-Profits Fund which has a broad range of investments and by using a smoothing process unique to the PruFund range of funds, they aim to smooth some of the extreme short-term ups and downs of investment performance.

**A spread of investments**

One important benefit of the PruFund range of funds is they invest in a spread of different types of investments. This gives a greater opportunity to benefit from potential investment growth and avoids the risk of full exposure to lower performing investment types. Of course, this also means that you might not benefit from all of the investment growth of one of the strongly performing types of investment.

Current Expected Growth Rate after charges\*

**3.3%**  
reviewed quarterly

As part of their unique smoothing process, Prudential sets Expected Growth Rates (EGRs), based on how they expect the assets of each PruFund to perform over the long term (up to 15 years). The rates are not guaranteed and are reviewed every 3 months in February, May, August and November, when they could rise or fall.

The EGR is the annualised rate at which your investment would normally grow. However, the smoothing process also requires Prudential to continually monitor the underlying fund performance and make adjustments to your fund value, up or down, when necessary. Smoothing can also be suspended under certain circumstances.

Therefore, your fund value is not guaranteed, can go down as well as up and may even fall below the amount you invested.

\*The rate shown is for the PruFund 0 – 30 fund, effective from 25 May 2017, after the deduction of the ISA Annual Management Charge of 1.35% and the equivalent of 0.4% maximum initial Prudential Financial Planning advice charge for a 10 year investment. Other funds and advisers have different rates.

Available with advice from Prudential Financial Planning, "The Man From The Pru".

Prudential Financial Planning advisers are qualified and experienced in financial planning.

They can advise on a range of carefully selected products from Prudential and other providers, known as a restricted advice service. There is a charge for this advice service, which your adviser will discuss with you.

Alternatively, please speak to your financial adviser, if you already have one.

The PruFund range of funds, provided by Prudential Assurance Company Ltd is available through the Prudential ISA – a Stocks & Shares ISA, provided by Capita Financial Investments Limited – which you should consider as a medium to long-term investment (5 to 10 years or more).

**Find out more at**

**[www.pru.co.uk/ezyco-isa](http://www.pru.co.uk/ezyco-isa)**

**PRUDENTIAL** 