International Prudence Bond – a potential solution for your Qualifying Recognised Overseas Pension Schemes’ (QROPS) needs?

International Prudence Bond, available from Prudential International, could be an ideal investment for your clients who are looking for the potential for long-term growth from one of the most recognised names in financial services.

International Prudence Bond is designed as a medium to long-term investment (5 to 10 years or more). It offers your pension transfer clients the tax advantages of a Dublin-based bond combined with the following options:

**PruFund funds**

PruFund funds aim to grow your clients' money while giving them a smoothed investment experience. They do this by investing in Prudential’s With-Profits Fund. As a with-profits investment, PruFund funds are designed to spread risk by investing in a range of different asset types.

**An established smoothing process**

PruFund funds use an established smoothing process, which aims to smooth the extreme short-term ups and downs of markets. As part of the smoothing process, Prudential set Expected Growth Rates; these are the annualised rates the investment would normally grow at. They are reviewed every 3 months, when they could rise or fall. The smoothing process also requires us to continually monitor the underlying fund performance and make adjustments to the fund value, up or down, when necessary.

You can find details of the current Expected Growth Rates on [www.pruadviser.co.uk/funds/prufund-egr](http://www.pruadviser.co.uk/funds/prufund-egr)

In certain circumstances, the smoothing process may be suspended in order to protect the With-Profits Fund and the clients invested in it. This can happen independently for each fund in the PruFund Range of funds.

The With-Profits Fund has a 5/5 rating for financial strength from AKG Actuaries and Consultants, who are specialists in providing independent with-profits ratings. This is the highest rating that AKG award. Source: AKG Financial Strength Report (With-Profits Financial Strength rating), September 2018.

According to an AKG rating for financial strength, the PruFund has a ★★★★★ rating. As at November 2018, £43bn is invested in PruFund.
What else can International Prudence Bond offer my clients?

- PruFund denominated in Sterling, Euro and US Dollars
- Risk Managed Active range and Risk Managed Passive range of multi-asset funds designed for the medium to long term (ideally five to ten years or more) investment
- Regular withdrawals available in Sterling, Euro and US Dollars
- A minimum investment of only £20,000, €25,000, or $35,000
- A minimum allocation rate of 100%
- A top-up facility from £15,000, €20,000 or $25,000
- Capital Redemption option, useful for estate planning
- Charges based on the current value of the investment, not the original investment value.

Prudential International offers a dedicated team of experts in dealing with cross border business, including QROPS, who can provide support for your business. For more information, contact your Account Manager.

The value of any investment can go down as well as up so your client might get back less than they put in.