

# International Prudence Bond (Belgium)

## Short Fund Guide

This short fund guide gives you a list of funds you can choose from and an indication of the potential reward and risk of each fund. Your Financial Adviser will give you a full fund guide which provides more information on the funds available, including the objective of each fund and its risk profile.

### Potential Reward and Risk Indicator

Investing is about balancing the risk you are comfortable with alongside the potential rewards that you want to achieve. Your attitude to investment risk is personal to you and may change in the future.

The table opposite can help illustrate this concept. It's not exhaustive, but covers a wide range of funds and investments and shows the general principle that, as the level for potential higher returns increases, so does the level of risk. The page overleaf indicates how this relates to our funds.

The value of our funds may fluctuate. You may not get back the full amount of your investment.

For investments in the Prudential Assurance Company (PAC) With-Profits Funds, the value of the policy depends on the profits made by the long term fund of the Prudential Assurance Company Limited and how these profits are distributed.

These risk rating categories have been developed by Prudential International to help provide an indication of the potential level of risk and reward that is attributable to a fund based on the type of assets which may be held within the fund. Other companies may use different descriptions so these risk rating categories should not be considered as generic to the fund management industry.

Prudential International will keep the risk rating categories under regular review and they may be subject to change in the future. We recommend therefore that before making any fund choice in the future you ensure you understand the appropriate risk rating before making a decision. You should also consider discussing your decision with your Financial Adviser.

Potential Reward and Risk Indicator		Types of Fund *
6	Higher	Single Country Equity Funds, International Equity Funds, Specialist Funds
5		Mixed Investment 60-100% Shares Global Property Funds
4		Mixed Investment 40-85% Shares Direct Property Funds Global High Yield Funds
3	Potential Rewards	Mixed Investment 20-60% Shares Distribution Managed Funds Sterling High Yield Funds Global Fixed Interest Funds With-Profits Funds **
2		Mixed Investment 0-35% Shares Sterling Fixed Interest Funds Corporate Bond Funds Protected/Guaranteed Funds
1	Lower	Deposit & Treasury Funds Money Market Funds

Higher

Risks

Lower

\* These are predominantly based on sector classifications by the Association of British Insurers (ABI). Offshore funds are not normally included in ABI sectors, but we have used them here to help indicate fund types in broad terms. The description used may match an individual ABI sector name or be a Prudential International suggested description for a grouping of similar sectors. The only exception to this is "With-Profits" which is not classified by the ABI.

\*\* Some funds invest in the With-Profits Fund and appear in a lower Potential Reward and Risk Indicator category.

The information included in this guide is correct as at December 2013.

Prudential International Linked Funds	Potential Reward and Risk Indicator
PAC Euro With Profits Fund	3
PAC US Dollar With Profits Fund	3
PAC Sterling With Profits Fund	3
Balanced Managed (US Dollar) Fund	3
US Dollar Deposit Fund	1
Euro Tracker Fund	6
Euro Deposit Fund	1
Balanced Managed (Sterling) Fund	4
European Fund	6
North America Fund	6
Equity Fund	6
UK Deposit Fund	1
Invesco Perpetual Managed Growth Fund <sup>1</sup>	5
Invesco Perpetual Income Fund <sup>1</sup>	6
M&G Episode Growth Fund	4
M&G Episode Balanced Fund	3
M&G Gilt and Fixed Interest Income Fund	2
M&G Corporate Bond Fund	2
M&G High Yield Corporate Bond Fund	3
M&G Managed Growth Fund	5
M&G Property Fund	4
M&G Dividend Fund	6

<sup>1</sup> The Prudential International Invesco Perpetual Managed Fund invests in the Invesco Perpetual Managed Growth Fund. The Prudential International Invesco Perpetual Income Fund invests directly in Invesco Perpetual's own Income Fund unit trust.



[www.prudential-international.com](http://www.prudential-international.com)

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. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.