

# LF Prudential Risk Managed Funds

## Target Market Information

This is based on Prudential's opinion and doesn't take into account individual circumstances.

### What is the Risk Managed Active/Passive Fund Range?

#### Risk Managed Active Range:

Our Risk Managed Active range is managed to keep within an expected long-term volatility limit to help target different attitudes to risk. The range gives your client access to M&G Treasury & Investment Office (T&IO) for active asset allocation, with a focused selection of underlying funds that use expert active fund management approaches.

Your clients can choose between five active risk-managed portfolios which can be matched to their attitude to risk. We will manage their money to achieve the best return we can for the level of risk they are willing to take.

#### Risk Managed Passive Range:

Our Risk Managed Passive range is managed to keep within an expected long-term volatility limit to help target different attitudes to risk. The range gives your client access to M&G Treasury & Investment Office (T&IO) for active asset allocation, with a focused selection of underlying funds that use predominantly (at least 70%) passive fund management approaches. Your clients can choose between five risk-managed portfolios which can be matched to their attitude to risk. We will manage their money to achieve the best return we can for the level of risk they are willing to take.



What type of investor is this suitable for?

Retail investor



Professional investor



Eligible counterparty



#### Key:

 Yes

 No

 Neutral



## How much knowledge does your client have?

We've based these on the standard definitions of types of investors included in the European Financial Management Association (EFMA).

|                          |  |                            |
|--------------------------|--|----------------------------|
| <b>Basic Investor</b>    | <ul style="list-style-type: none"> <li>• Basic knowledge of how investments work</li> <li>• Can make decisions based on regulated and authorised documents or with the right advice</li> <li>• No experience of the financial industry</li> <li>• Usually a first-time investor</li> </ul>                           | <b>Target customer</b><br> |
| <b>Informed Investor</b> | <ul style="list-style-type: none"> <li>• Average knowledge of how investments work</li> <li>• Can make an informed decision based on regulated and authorised documents or with their own knowledge</li> <li>• Understands specific factors or risks</li> <li>• Some experience of the financial industry</li> </ul> |                            |
| <b>Advanced Investor</b> | <ul style="list-style-type: none"> <li>• Good knowledge of how investments work</li> <li>• Good financial industry experience</li> <li>• Has access to professional investment advice</li> </ul>   |                            |




## What's your client's capacity to lose capital?

| How much capital loss can they take? | Definition  | Target customer | Comments   |
|--------------------------------------|---|-----------------|--|
| <b>Unlimited</b>                     | Clients can afford to lose all capital.   |                 | You can offer this fund to a client who is able to lose all capital.   |
| <b>Limited</b>                       | Clients are looking to keep their capital or can afford to lose a certain amount, set by the product. |                 | You can offer this fund to a client who is able to accept a limited fall in capital.   |
| <b>None</b>                          | Clients can't accept any capital loss.  |                 | You shouldn't offer this fund to a client that can't lose capital. But Capital Guarantees are available for clients invested into either PruFund Growth or Cautious. |





## What's your client's risk appetite?

See Risk Tolerance and Fund Objectives of our funds on pages 4-8.

## How does this product meet your client's objectives and needs?

|                         |   |   |
|-------------------------|---|---|
| Preservation of capital |  | These funds are not designed for the preservation of Capital. |
| Growth                  |  | The available funds are designed for capital growth.          |
| Income                  |  | These funds are designed to create income.                    |
| Time Horizon            | The recommended investment period is 5 to 10 years or more.                       |   |
| Maturity Date           | These funds are open ended and have no fixed maturity date.                       |   |

## How do your clients invest in this product?

|  |   |   |
|--|---|---|
| Execution Only with an Appropriated test |  | These funds may be offered on an execution only basis to retail and professional clients. |
| Non-Advised                              |  | These funds may be offered to retail and professional clients.                            |
| With investment advice                   |  | These funds may be offered to retail and professional clients.                            |
| Portfolio Management                     |  | These funds may be offered to retail and professional clients.                            |

## Risk Tolerance and Fund Objectives

| Financial Instrument Identifying Data | Financial Instrument Name                      | Risk Tolerance UCITS Methodology | Investment Objective   |
|---------------------------------------|--|----------------------------------|--|
| GB00B5107K29                          | LF Prudential Risk Managed Active 5 'A' Acc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 17%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 17%. Capital invested is at risk.     |
| GB00B55HVM99                          | LF Prudential Risk Managed Active 5 'A' Inc    | 4                                |  |
| GB00B7GYM41                           | LF Prudential Risk Managed Active 5 'R' Acc    | 4                                |  |
| GB00BF232D86                          | LF Prudential Risk Managed Active 5 'P' Inc    | 4                                |  |
| GB00BF232C79                          | LF Prudential Risk Managed Active 5 'P' Acc    | 4                                |  |
| GB00B5276B66                          | LF Prudential Risk Managed Active 5 'C' Inc    | 4                                |  |
| GB00B549YV68                          | LF Prudential Risk Managed Active 4 'A' Acc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 14.5%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 14.5%. Capital invested is at risk. |
| GB00B5272G32                          | LF Prudential Risk Managed Active 4 'A' Inc    | 4                                |  |
| GB00BF232B62                          | LF Prudential Risk Managed Active 4 'P' Inc    | 4                                |  |
| GB00B6Y23P99                          | LF Prudential Risk Managed Active 4 'R' Acc    | 4                                |  |
| GB00B549WN45                          | LF Prudential Risk Managed Active 4 'C' Inc    | 4                                |  |
| GB00BF232941                          | LF Prudential Risk Managed Active 4 'P' Acc    | 4                                |  |
| GB00B55GVW64                          | LF Prudential Risk Managed Active 3 'A' Acc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 12%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 12%. Capital invested is at risk.     |
| GB00B5595D43                          | LF Prudential Risk Managed Active 3 'A' Income | 4                                |  |
| GB00BF232834                          | LF Prudential Risk Managed Active 3 'P' Inc    | 4                                |  |
| GB00BF232727                          | LF Prudential Risk Managed Active 3 'P' Acc    | 4                                |  |
| GB00B50P4B88                          | LF Prudential Risk Managed Active 3 'C' Inc    | 4                                |  |
| GB00B6QS3881                          | LF Prudential Risk Managed Active 3 'R' Acc    | 4                                |  |

| Financial Instrument Identifying Data | Financial Instrument Name                    | Risk Tolerance UCITS Methodology | Investment Objective   |
|---------------------------------------|--|----------------------------------|--|
| GB00B51CT809                          | LF Prudential Risk Managed Active 2 'C' Inc  | 3                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 10%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 10%. Capital invested is at risk. |
| GB00BF232503                          | LF Prudential Risk Managed Active 2 'P' Acc  | 3                                |  |
| GB00BF232610                          | LF Prudential Risk Managed Active 2 'P' Inc  | 3                                |  |
| GB00B79HRR68                          | LF Prudential Risk Managed Active 2 'R' Acc  | 3                                |  |
| GB00B51NJJ82                          | LF Prudential Risk Managed Active 2 'A' Acc  | 3                                |  |
| GB00B545FC27                          | LF Prudential Risk Managed Active 2 'A' Inc  | 3                                |  |
| GB00BF232388                          | LF Prudential Risk Managed Active 1 'P' Acc  | 3                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 9%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 9%. Capital invested is at risk.   |
| GB00BF232495                          | LF Prudential Risk Managed Active 1 'P' Inc  | 3                                |  |
| GB00B51M5M63                          | LF Prudential Risk Managed Active 1 'A' Inc  | 3                                |  |
| GB00B5460Q40                          | LF Prudential Risk Managed Active 1 'A' Acc  | 3                                |  |
| GB00B552S890                          | LF Prudential Risk Managed Active 1 'R' Acc  | 3                                |  |
| GB00B51LBN66                          | LF Prudential Risk Managed Active 1 'C' Inc  | 3                                |  |
| GB00BVYV0838                          | LF Prudential Risk Managed Passive 5 'P' Inc | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 17%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 17%. Capital invested is at risk. |
| GB00BVYV0721                          | LF Prudential Risk Managed Passive 5 'P' Acc | 4                                |  |
| GB00BVYV0C70                          | LF Prudential Risk Managed Passive 5 'A' Inc | 4                                |  |
| GB00BVYV0B63                          | LF Prudential Risk Managed Passive 5 'A' Acc | 4                                |  |
| GB00BVYV0945                          | LF Prudential Risk Managed Passive 5 'R' Acc | 4                                |  |

| Financial Instrument Identifying Data | Financial Instrument Name                       | Risk Tolerance UCITS Methodology | Investment Objective   |
|---------------------------------------|---|----------------------------------|--|
| GB00BVYV0507                          | LF Prudential Risk Managed Passive 4 'A' Acc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 14.5%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 14.5%. Capital invested is at risk. |
| GB00BVYV0614                          | LF Prudential Risk Managed Passive 4 'A' Inc    | 4                                |  |
| GB00BVYV0382                          | LF Prudential Risk Managed Passive 4 'P' Inc    | 4                                |  |
| GB00BVYV0275                          | LF Prudential Risk Managed Passive 4 'P' Acc    | 4                                |  |
| GB00BVYV0499                          | LF Prudential Risk Managed Passive 4 'R' Acc    | 4                                |  |
| GB00B1P9ZT24                          | LF Prudential Risk Managed Passive 3 'C' Inc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 12%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 12%. Capital invested is at risk.     |
| GB00BF232H25                          | LF Prudential Risk Managed Passive 3 'P' Acc    | 4                                |  |
| GB00BF232J49                          | LF Prudential Risk Managed Passive 3 'P' Inc    | 4                                |  |
| GB00B1P9ZS17                          | LF Prudential Risk Managed Passive 3 'A' Income | 4                                |  |
| GB00B1P9ZR00                          | LF Prudential Risk Managed Passive 3 'A' Acc    | 4                                |  |
| GB00B3Y3Y810                          | LF Prudential Risk Managed Passive 3 'R' Acc    | 4                                |  |
| GB00BVYV0168                          | LF Prudential Risk Managed Passive 2 'A' Inc    | 4                                | The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 10%.<br><br>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 10%. Capital invested is at risk.     |
| GB00BVYV0051                          | LF Prudential Risk Managed Passive 2 'A' Acc    | 4                                |  |
| GB00BVYTZZ95                          | LF Prudential Risk Managed Passive 2 'R' Acc    | 4                                |  |
| GB00BVYTXZ71                          | LF Prudential Risk Managed Passive 2 'P' Acc    | 4                                |  |
| GB00BVYTYZ88                          | LF Prudential Risk Managed Passive 2 'P' Inc    | 4                                |  |

| Financial Instrument Identifying Data | Financial Instrument Name                    | Risk Tolerance UCITS Methodology | Investment Objective  |
|---------------------------------------|--|----------------------------------|---|
| GB00B1P9ZQ92                          | LF Prudential Risk Managed Passive 1 'C' Inc | 3                                | <p>The Sub-fund aims to achieve long-term (in excess of 5 years) total return (the combination of income and growth of capital) by investing in a mix of assets from around the world and aims to limit the average volatility per annum over rolling 5 year periods to 9%.</p> <p>There is no guarantee the objective will be achieved over any time period and the actual volatility, at any time, may be higher or lower than 9%. Capital invested is at risk.</p> |
| GB00BF232F01                          | LF Prudential Risk Managed Passive 1 'P' Acc | 3                                |   |
| GB00BF232G18                          | LF Prudential Risk Managed Passive 1 'P' Inc | 3                                |   |
| GB00B1P9ZN61                          | LF Prudential Risk Managed Passive 1 'A' Acc | 3                                |   |
| GB00B5BNX690                          | LF Prudential Risk Managed Passive 1 'R' Acc | 3                                |   |
| GB00B1P9ZP85                          | LF Prudential Risk Managed Passive 1 'A' Inc | 3                                |   |



For more information, please contact your Prudential Account Manager.

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