

Adviser Template for new ISA customers

Cash and Inflation

As the UK economy continues to feel the effects of the Coronavirus, some savings and government backed accounts have started reducing interest rates, with speculation the Bank of England is even contemplating introducing negative rates in 2021. When you consider that inflation is also reducing the buying power of cash over time (UK inflation at 1.1% in July (source: ons.gov.uk)) cash isn't completely risk-free and it could be working harder for you.

The value of investing

Investing puts money to work, so that it's active on your behalf, helping you to reach your mid to long-term financial goals. No-one can confidently predict when stock markets may rise or fall which can make the concept of investing daunting. But often it is your time invested in the market, rather than market timing that can be more influential to your investment returns.

Finding an investment solution in uncertain market conditions isn't easy. If markets were to bounce back tomorrow it's important you feel you're in the right place for a market recovery.

The Prudential ISA – could this be an investment option that works for you?

The [Prudential ISA](#) is a Stocks and Shares ISA designed, ideally, for those who wish to invest for 5 to 10 years or more. It offers:

- Tax efficiency – both capital gains and withdrawals are free of tax.*
- Broad investment choice to help reduce volatility – access to both the PruFund range of funds which aim to grow your money while giving you a [smoothed investment experience](#), and the refreshed PruFolio Fund range, which aim to match your investment objectives with your attitude to risk.
- Easy access to your money – with regular and one-off withdrawals to meet your needs.
- Freedom to transfer your money – in or out to existing Cash ISAs or Stocks and Shares ISAs. Please note, there may be additional costs and/or charges involved.

You should be aware that a Stocks and Shares ISA carries more risk than a Cash ISA. The value of your investment isn't guaranteed, and can go down as well as up. Transferring from a Cash ISA to a Stocks and Shares ISA means moving from a deposit based account to a product where your capital is at risk and means you could get back less than you pay in.

*This information is based on our understanding current taxation, legislation and HM Revenue & Customs practice, all of which is subject to change without notice. The impact of taxation (and any relief) depends on individual circumstances.

The Prudential ISA is provided by Link Financial Investments Limited.

Please give me a call on <telephone number>. I'd be happy to talk your options through with you. <There may be a charge for this><This is a no obligation meeting, at which we'll discuss your financial needs and I will explain my charges/fees>.

<Yours sincerely>

<job title>

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