

# Prudential Investment Plan

## Summary of Fund Charges

The following tables show the charges for each of the funds available under the Plan.

There is a yearly charge for each fund, known as the Annual Management Charge. Where a fund invests in an underlying unit trust or OEIC there may be some additional expenses. All charges are shown in the tables and may change from time to time.

The list of the PruSelect range of funds is correct as at 7 November 2011. For more information on the funds available with the Prudential Investment Plan, please see the Prudential Investment Plan Fund Guide available at [www.pru.uk/pip](http://www.pru.uk/pip)

Please remember that the name of a fund is not indicative of the risk that it may take.

Life Funds	Annual Management Charge	Additional charges	Total charges
<b>Prudential Multi-Asset Funds</b>	(%)	(%)	(%)
Prudential Cautious Managed Growth	0.95	0.40	1.35
Prudential Managed Defensive	0.95	0.30	1.25
Prudential With-Profits (Optimum Bonus)*^	1.35	0.00	1.35
Prudential With-Profits (Optimum Return)*^	1.35	0.00	1.35
Prudential PruFund 0-30++	1.35	0.00	1.35
Prudential PruFund 10-40++	1.35	0.00	1.35
Prudential PruFund 20-55++	1.35	0.00	1.35
Prudential PruFund 40-80++	1.35	0.00	1.35
Prudential PruFund Cautious++	1.35	0.00	1.35
Prudential PruFund Protected Cautious++**	1.35	0.00	1.35
Prudential PruFund Growth++	1.35	0.00	1.35
Prudential PruFund Protected Growth++**	1.35	0.00	1.35
<b>Prudential Dynamic Portfolios</b>			
Prudential Adventurous Portfolio	1.20	1.35	2.55
Prudential Balanced Portfolio	1.20	1.20	2.40
Prudential Cautious Growth Portfolio	1.20	1.20	2.40
Prudential Cautious Portfolio	1.20	1.10	2.30
Prudential Defensive Portfolio	1.20	0.85	2.05
<b>The PruSelect Range</b>			
The following funds are all Prudential life funds that invest in the fund managers' own fund or collective investment scheme of the same name.			
Prudential Aberdeen Emerging Markets	1.55	0.20	1.75
Prudential Allianz RCM BRIC Stars	1.70	0.25	1.95
Prudential Artemis European Growth	1.60	0.20	1.80
Prudential Artemis Global Growth	1.60	0.20	1.80
Prudential Artemis High Income	1.50	0.10	1.60
Prudential Artemis Income	1.60	0.10	1.70
Prudential Artemis Strategic Bond	1.35	0.15	1.50
Prudential Artemis UK Growth	1.60	0.15	1.75
Prudential Artemis UK Smaller Companies	1.60	0.15	1.75
Prudential Artemis UK Special Situations	1.60	0.10	1.70
Prudential Aviva Property Trust	1.45	0.70	2.15
Prudential AXA Framlington Equity Income	1.60	0.15	1.75

Life Funds	Annual Management Charge	Additional charges	Total charges
The PruSelect Range – continued	(%)	(%)	(%)
Prudential AXA Framlington UK Select Opportunities	1.60	0.15	1.75
Prudential Baillie Gifford High Yield Bond	1.35	0.05	1.40
Prudential BlackRock Gold & General	1.60	0.25	1.85
Prudential BlackRock UK	1.45	0.20	1.65
Prudential BlackRock UK Absolute Alpha	1.60	0.25	1.85
Prudential BlackRock UK Smaller Companies	1.50	0.20	1.70
Prudential BlackRock UK Special Situations	1.50	0.20	1.70
Prudential Cazenove UK Growth & Income	1.55	0.15	1.70
Prudential CIS Sustainable Leaders	1.60	0.10	1.70
Prudential Fidelity European	1.75	0.25	2.00
Prudential Fidelity MoneyBuilder Income	1.15	0.25	1.40
Prudential Fidelity South East Asia	1.75	0.30	2.05
Prudential First State Asia Pacific Leaders	1.70	0.15	1.85
Prudential First State Global Emerging Market Leaders	1.70	0.15	1.85
Prudential GLG Japan CoreAlpha	1.60	0.20	1.80
Prudential Henderson Cautious Managed	1.35	0.20	1.55
Prudential Henderson China Opportunities	1.60	0.20	1.80
Prudential Henderson Emerging Market Opportunities	1.60	0.25	1.85
Prudential Henderson European Growth	1.60	0.35	1.95
Prudential Henderson European Selected Opportunities	1.60	0.20	1.80
Prudential Henderson High Yield Monthly Income	1.35	0.25	1.60
Prudential Henderson Preference & Bond	1.50	0.25	1.75
Prudential Invesco Perpetual Corporate Bond	1.55	0.20	1.75
Prudential Invesco Perpetual Distribution	1.65	0.20	1.85
Prudential Invesco Perpetual Global Bond	1.35	0.25	1.60
Prudential Invesco Perpetual High Income	1.60	0.20	1.80
Prudential Invesco Perpetual Income	1.40	0.20	1.60
Prudential Invesco Perpetual Monthly Income Plus	1.60	0.25	1.85
Prudential Investec American	1.60	0.15	1.75
Prudential Investec Cautious Managed	1.50	0.15	1.65
Prudential Investec Global Energy	1.60	0.15	1.75
Prudential Investec Global Free Enterprise	1.60	0.15	1.75
Prudential Investec Strategic Bond	1.25	0.15	1.40
Prudential JP Morgan Cautious Total Return	1.50	0.25	1.75
Prudential JP Morgan Europe Dynamic (ex UK)	1.60	0.25	1.85
Prudential JP Morgan Natural Resources	1.60	0.25	1.85
Prudential Jupiter Emerging European Opportunities	1.60	0.55	2.15
Prudential Jupiter European Special Situations	1.60	0.35	1.95
Prudential Jupiter Financial Opportunities	1.60	0.30	1.90
Prudential Jupiter High Income	1.60	0.35	1.95
Prudential Jupiter Income	1.60	0.25	1.85
Prudential Jupiter Merlin Balanced Portfolio	1.60	0.90	2.50
Prudential Jupiter Merlin Growth Portfolio	1.60	1.15	2.75
Prudential Jupiter Merlin Income Portfolio	1.60	0.85	2.45
Prudential Jupiter Merlin Worldwide Portfolio	1.60	1.10	2.70

Life Funds	Annual Management Charge	Additional charges	Total charges
<b>The PruSelect Range – continued</b>	(%)	(%)	(%)
Prudential Jupiter UK Growth	1.60	0.35	1.95
Prudential Kames Ethical Equity	1.60	0.15	1.75
Prudential Kames High Yield Bond	1.35	0.10	1.45
Prudential Kames Investment Grade Bond	1.60	0.10	1.70
Prudential Kames Strategic Bond	1.60	0.10	1.70
Prudential Kames UK Opportunities	1.60	0.15	1.75
Prudential Legg Mason US Smaller Companies	1.60	0.30	1.90
Prudential M&G American	1.25	0.40	1.65
Prudential M&G Corporate Bond	1.20	0.15	1.35
Prudential M&G Gilt & Fixed Interest Income	1.25	0.15	1.40
Prudential M&G Global Basics	1.25	0.20	1.45
Prudential M&G Global Leaders	1.25	0.25	1.50
Prudential M&G High Yield Corporate Bond	1.25	0.15	1.40
Prudential M&G Recovery	1.25	0.15	1.40
Prudential M&G Strategic Corporate Bond	1.20	0.15	1.35
Prudential Martin Currie Asia Pacific	1.60	0.25	1.85
Prudential Martin Currie Japan	1.60	0.25	1.85
Prudential Martin Currie North American	1.60	0.20	1.80
Prudential Neptune Balanced	1.65	0.00	1.65
Prudential Neptune Global Alpha	1.85	0.15	2.00
Prudential Neptune Global Equity	1.75	0.10	1.85
Prudential Neptune Income	1.65	0.05	1.70
Prudential Newton Balanced	1.40	0.15	1.55
Prudential Newton Global Higher Income	1.55	0.15	1.70
Prudential Old Mutual UK Select Mid Cap	1.60	0.20	1.80
Prudential Schroder Global Property Securities	1.55	0.20	1.75
Prudential Schroder Income	1.55	0.20	1.75
Prudential Schroder Tokyo	1.55	0.20	1.75
Prudential Schroder UK Alpha Plus	1.55	0.20	1.75
Prudential Schroder UK Smaller Companies	1.50	0.20	1.70
Prudential Schroder US Mid Cap	1.55	0.20	1.75
Prudential Standard Life Global Absolute Return Strategies	1.60	0.15	1.75
Prudential SWIP Multi Manager Diversity	1.50	1.10	2.60
Prudential Threadneedle American	1.60	0.25	1.85
Prudential Threadneedle American Select	1.60	0.25	1.85
<b>Additional Fund Choice</b>			
Prudential Cash	1.00	0.00	1.00
Prudential Corporate Bond***	1.05	0.00	1.05
Prudential Equity	1.00	0.00	1.00
Prudential Ethical	1.40	0.15	1.55
Prudential European	1.00	0.05	1.05
Prudential European Tracker	1.00	0.35	1.35
Prudential Fixed Interest	1.00	0.10	1.10
Prudential International	1.00	0.05	1.05
Prudential Japanese	1.00	0.05	1.05
Prudential Managed	1.00	0.05	1.05

Life Funds	Annual Management Charge	Additional charges	Total charges
Additional Fund Choice – continued	(%)	(%)	(%)
Prudential North American	1.00	0.00	1.00
Prudential Pacific Markets	1.00	0.10	1.10
Prudential Property	1.00	0.30	1.30
Prudential Small Companies	1.00	0.05	1.05
Prudential Strategic Growth	1.00	0.05	1.05
Prudential UK Equity & Bond	1.00	0.00	1.00
Prudential UK Tracker	1.00	0.20	1.20
<b>The following funds are all Prudential life funds that invest in the fund managers' own fund or collective investment scheme of the same name, unless otherwise stated.</b>			
Prudential Aberdeen American Growth	1.65	0.20	1.85
Prudential Aberdeen Japan Growth	1.65	0.60	2.25
Prudential Aberdeen Managed Portfolio	1.65	0.10	1.75
Prudential Aberdeen UK Growth	1.65	0.15	1.80
Prudential Artemis Capital	1.60	0.20	1.80
Prudential AXA Framlington Health	1.60	0.10	1.70
Prudential Baillie Gifford American	1.35	0.20	1.55
Prudential HC CAERUS Monthly Income	1.60	0.40	2.00
Prudential HC CAERUS Global Balanced	1.60	0.40	2.00
Prudential HC CAERUS Global Opportunities	1.60	0.40	2.00
Prudential HC CAERUS UK and European Equity	1.60	0.80	2.40
Prudential Ignis Cartesian UK Opportunities	1.75	0.10	1.85
Prudential IM CAERUS Portfolio DRP 1	1.00	0.10	1.10
Prudential IM CAERUS Portfolio DRP 2	1.00	0.10	1.10
Prudential IM CAERUS Portfolio DRP 3	1.00	0.10	1.10
Prudential IM CAERUS Portfolio DRP 4	1.00	0.10	1.10
Prudential IM Verbatim Portfolio 3	1.55	0.60	2.15
Prudential IM Verbatim Portfolio 4	1.55	0.70	2.25
Prudential IM Verbatim Portfolio 5 Income	1.55	0.65	2.20
Prudential IM Verbatim Portfolio 5 Growth	1.55	0.70	2.25
Prudential IM Verbatim Portfolio 6	1.55	0.60	2.15
Prudential IM Verbatim Portfolio 7	1.55	0.70	2.25
Prudential Invesco Perpetual Japanese Smaller Companies	1.60	0.25	1.85
Prudential Invesco Perpetual Managed+	1.35	0.25	1.60
Prudential Invesco Perpetual UK Growth	1.60	0.25	1.85
Prudential Investec Capital Accumulator	1.50	0.15	1.65
Prudential JP Morgan Europe Smaller Companies	1.60	0.25	1.85
Prudential M&G Cautious Multi Asset	1.20	0.40	1.60
Prudential M&G Dividend	1.10	0.05	1.15
Prudential M&G Growth Portfolio	1.20	0.25	1.45
Prudential M&G Managed	1.20	0.40	1.60
Prudential M&G Managed Growth	1.20	0.20	1.40
Prudential M&G UK Growth	1.25	0.25	1.50
Prudential M&G UK Select	1.25	0.35	1.60
Prudential New Star International Property ^^	1.75	0.50	2.25
Prudential Newton Continental European	1.40	0.20	1.60
Prudential Newton Higher Income+	1.20	0.05	1.25

Life Funds	Annual Management Charge	Additional charges	Total charges
<b>Additional Fund Choice – continued</b>	(%)	(%)	(%)
Prudential Newton International Bond	1.30	0.20	1.50
Prudential Newton International Growth	1.40	0.15	1.55
Prudential Newton Managed+	1.20	0.05	1.25
Prudential Newton Managed (OEIC)	1.55	0.15	1.70
Prudential Newton Oriental	1.40	0.20	1.60
Prudential Old Mutual Corporate Bond	1.40	0.20	1.60
Prudential Old Mutual Japanese Select	1.60	0.45	2.05
Prudential Psigma Income	1.60	0.30	1.90
Prudential Schroder Gilt and Fixed Interest	1.35	0.10	1.45
Prudential Schroder UK Mid 250	1.55	0.20	1.75
Prudential SWIP Multi Manager Select Boutiques	1.50	1.10	2.60
Prudential Thames River Balanced Managed	1.60	1.20	2.80
Prudential Thames River Global Boutiques	1.60	1.65	3.25
Prudential Threadneedle Global Bond	1.50	0.25	1.75
<b>Additional Fund Choice – Distribution Income Funds</b>			
Prudential Corporate Bond (Inc)	1.05	0.10	1.15
Prudential Fixed Interest (Inc)	1.00	0.10	1.10
Prudential High Yield Managed Distribution	1.00	0.05	1.05
Prudential Invesco Perpetual Income (Inc)	1.40	0.20	1.60
Prudential Managed Distribution	1.00	0.05	1.05
Prudential M&G Dividend (Inc)	1.10	0.15	1.25
Prudential M&G High Yield Corporate Bond (Inc)	1.25	0.20	1.45
Prudential Newton Higher Income (Inc)+	1.20	0.05	1.25
Prudential Property (Inc)	1.00	0.25	1.25

#### Notes:

- \* This is our expected charge assuming a 6% net investment return. Please see the Key Features document for more information.
- ^ There is a charge to pay for the guarantees the With-Profits Fund supports. Please refer to your Key Features document for more information.
- ++ The Annual Management Charge for these Funds is taken normally by monthly cancellation of units from each investment.
- \*\* If you select a Protected PruFund Fund, you will be able to select from a range of guarantee terms, where the guarantee will only apply at the end of the selected guarantee term. Each guarantee term has its own charge and this will be payable for the whole of this term. For full details of the guarantee terms available and the associated charges, please refer to the document "PruFund Range of Funds: Guarantee Options" – INVS11470. You can get a copy of this from your adviser or from [www.pru.co.uk](http://www.pru.co.uk)
- ^^ Please note the name of this Prudential Fund will change in due course to be consistent with the name of the fund it purchases units in. Please see the full fund guide for more information.
- + These are Prudential funds managed on our behalf by the fund management group stated. They should not be confused with the same or similar named funds or unit trusts offered independently by these fund management groups.
- \*\*\* This fund is only open to existing investors.

Full terms and conditions of the Prudential Investment Plan are available on request.

The value of an investment or fund may fluctuate and is therefore not guaranteed. You may not get back the full amount of your original investment. For investments in the With-Profits Funds, the value of the Policy depends on how much profit the Funds make and how we decide to distribute it.



[www.pru.co.uk](http://www.pru.co.uk)

"Prudential" is a trading name of the Prudential Assurance Company Limited, which is registered in England and Wales. This name is also used by other companies within the Prudential Group, which between them provide a range of financial products including life assurance, pensions, savings and investment products. The Registered Office is at Laurence Pountney Hill, London EC4R 0HH. Registered number 15454. Authorised and regulated by the Financial Services Authority.