



## 2011 Bonus Rates (Effective from 01/03/2011)

Prudence Bond, Flexible Investment Plan and Prudential Investment Plan

**Please note that, since 17 November 2003, Prudence Bond (Prubond) has been available as part of Flexible Investment Plan (FIP). Prudential Investment Plan (PIP) has been available since 6 August 2007.**

Shown in the two tables which follow are the Overall Yields\* which combine Regular and Final Bonuses. The rates represent the compounded annual yield applicable for each investment period eg for a client who had invested in the Optimum Return Fund in May 1991, the amount added to their fund on encashment would be equivalent to 7.30% a year if the Initial Charge option had been selected. For top-up investments, the Overall Yield depends on the date the top-up was made, not the date of the original Plan.

Optimum Return Fund				
Date of Investment	PruBond and FIP		Top-ups <sup>(1)</sup>	PIP
	Initial Charge	No Initial Charge		
	2011 (%)	2011 (%)	2011 (%)	2011 (%)
07/11/11 onwards	5.05	4.75	5.15	5.15
01/03/11 – 06/11/11	5.25	4.95	5.35	5.35
01/03/10 – 28/02/11	5.40	5.10	5.50	5.50
01/03/09 – 28/02/10	6.00	5.70	6.10	6.10
01/03/08 – 28/02/09	4.65	4.35	4.75	4.75
01/03/07 – 29/02/08	4.40	4.10	4.50	4.50
01/03/06 – 28/02/07	4.40	4.10	4.50	N/A
01/03/05 – 28/02/06	4.75	4.45	4.85	N/A
01/03/04 – 28/02/05	5.40	5.10	5.50	N/A
01/03/03 – 29/02/04	6.15	5.85	6.25	N/A
01/10/02 – 28/02/03 <sup>(2)</sup>	5.75	5.45	5.85	N/A
01/03/02 – 30/09/02 <sup>(3)</sup>	6.00	5.70	N/A	N/A
01/03/01 – 28/02/02	4.80	4.50	N/A	N/A
06/04/00 – 28/02/01	4.30	N/A	N/A	N/A
06/04/99 – 05/04/00	4.50	N/A	N/A	N/A
06/04/98 – 05/04/99	4.90	N/A	N/A	N/A
06/04/97 – 05/04/98	5.20	N/A	N/A	N/A
06/04/96 – 05/04/97	5.95	N/A	N/A	N/A
06/04/95 – 05/04/96	6.30	N/A	N/A	N/A
06/04/94 – 05/04/95	6.65	N/A	N/A	N/A
06/04/93 – 05/04/94	6.65	N/A	N/A	N/A
06/04/92 – 05/04/93	7.20	N/A	N/A	N/A
29/04/91 – 05/04/92	7.30	N/A	N/A	N/A

Regular Bonus (currently 3.00% p.a.† effective from 01/03/2011) is added on a daily basis through increases to the unit price.

On encashment, a Final Bonus may be added and the total value of units will then reflect the overall yields shown in the table to the left.

\* Overall Yields are for single premiums and make no allowance for Initial Charge, Allocation Rate, Early Cash-In Charge or Market Value Reduction. These yields apply to units cancelled from 01/03/2011.

† Prudential reserves the right to change bonus rates at any time without notice. Bonus rates will be reviewed at least annually.

<sup>(1)</sup> These overall yields apply to top-ups made after 30/09/2002 to pre 01/01/2002 Initial Charge Options. Rates for all other top-ups are as per the rates quoted for the relevant charging option. Rates for top-up investments are based on the date of the top-up, not the date of the original plan.

<sup>(2)</sup> Establishment Charge Option (original and top-up investments) – investments made on or after 01/10/2002 use the rates as per the top-up rates shown in the table.

<sup>(3)</sup> Establishment Charge Option (original and top-up investments) – investments made up to and including 30/09/2002 use the rates as per the Initial Charge Option shown in the table.

Optimum Bonus Fund				
Date of Investment	PruBond and FIP		Top-ups <sup>(1)</sup>	PIP
	Initial Charge	No Initial Charge		
	2011 (%)	2011 (%)	2011 (%)	2011 (%)
07/11/11 onwards	4.85	4.55	4.95	4.95
01/03/11 – 06/11/11	5.05	4.75	5.15	5.15
01/03/10 – 28/02/11	5.10	4.80	5.20	5.20
01/03/09 – 28/02/10	5.50	5.20	5.60	5.60
01/03/08 – 28/02/09	4.95	4.65	5.05	5.05
01/03/07 – 29/02/08	4.80	4.50	4.90	4.90
01/03/06 – 28/02/07	4.75	4.45	4.85	N/A
01/03/05 – 28/02/06	4.65	4.35	4.75	N/A
01/03/04 – 28/02/05	4.90	4.60	5.00	N/A
01/03/03 – 29/02/04	5.50	5.20	5.60	N/A
01/10/02 – 28/02/03 <sup>(2)</sup>	5.40	5.10	5.50	N/A
01/03/02 – 30/09/02 <sup>(3)</sup>	5.65	5.35	N/A	N/A
01/04/01 – 28/02/02	4.80	4.50	N/A	N/A

Regular Bonus (currently 3.75% p.a.† effective from 01/03/2011) is added on a daily basis through increases to the unit price.

On encashment, a Final Bonus may be added and the total value of units will then reflect the overall yields shown in the table to the left.

† Prudential reserves the right to change bonus rates at any time without notice. Bonus rates will be reviewed at least annually.

<sup>(1)</sup> These overall yields apply to top-ups made after 30/09/2002 to pre 01/01/2002 Initial Charge Options. Rates for all other top-ups are as per the rates quoted for the relevant charging option. Rates for top-up investments are based on the date of the top-up, not the date of the original plan.

<sup>(2)</sup> Establishment Charge Option (original and top-up investments) – investments made on or after 01/10/2002 use the rates as per the top-up rates shown in the table.

<sup>(3)</sup> Establishment Charge Option (original and top-up investments) – investments made up to and including 30/09/2002 use the rates as per the Initial Charge Option shown in the table.

Past performance is not a reliable indicator of future performance and the rate of future bonuses cannot be guaranteed. Final bonus may vary and is not guaranteed.

Full terms and conditions of PruBond, FIP and PIP are available on request from Prudential, Stirling FK9 4UE.