

# Product Charge Tables

This document provides an overview of the standard charges and costs deducted and where you can go to get further information. This table is based on charges as at January 2024.

## International Prudence Bond (UK)

Charge type	Charge level	Further information available																																
Allocation rate	<p>This is the percentage of the premium paid that is applied to the Bond at outset. The rates depend on the date the bond started.</p> <p>For subsequent premiums the allocation rate that applies depends on the cumulative premiums paid.</p> <p>Table A: Plans started before 19/05/2011:</p> <table><tr><th>Total Premium GBP</th><th>Total Premium EUR</th><th>Total Premium USD</th><th>AIR % of bond value</th></tr><tr><td>&lt;£50,000</td><td>&lt;€75,000</td><td>&lt;\$75,000</td><td>100%</td></tr><tr><td>£50,000 – £99,999</td><td>€75,000 – €149,999</td><td>\$75,000 – \$149,999</td><td>101.5%</td></tr><tr><td>&gt;=£100,000</td><td>&gt;=€150,000</td><td>&gt;=\$150,000</td><td>102.5%</td></tr></table> <p>Table B: Plans started from 11/10/2011 onwards:</p> <table><tr><th>Total Premium GBP</th><th>Total Premium EUR</th><th>Total Premium USD</th><th>AIR % of bond value</th></tr><tr><td>&lt;£75,000</td><td>&lt;€100,000</td><td>&lt;\$125,000</td><td>100%</td></tr><tr><td>£75,000 – £149,999</td><td>€100,000 – €199,999</td><td>\$125,000 – \$199,999</td><td>100.5%</td></tr><tr><td>&gt;=£150,000</td><td>&gt;=€200,000</td><td>&gt;=\$200,000</td><td>101.5%</td></tr></table>	Total Premium GBP	Total Premium EUR	Total Premium USD	AIR % of bond value	<£50,000	<€75,000	<\$75,000	100%	£50,000 – £99,999	€75,000 – €149,999	\$75,000 – \$149,999	101.5%	>=£100,000	>=€150,000	>=\$150,000	102.5%	Total Premium GBP	Total Premium EUR	Total Premium USD	AIR % of bond value	<£75,000	<€100,000	<\$125,000	100%	£75,000 – £149,999	€100,000 – €199,999	\$125,000 – \$199,999	100.5%	>=£150,000	>=€200,000	>=\$200,000	101.5%	<ul style="list-style-type: none"><li>• Personalised Contract Schedule provided post sale</li><li>• Personalised Illustration</li></ul>
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Charge type	Charge level	Further information available
Allocation rate (continued)	<p>For plans started between 19/05/2011 and 11/10/2011 the allocation rates that apply will depend on what product version was taken out. Plans with Contract Conditions Reference (available in the Contract Schedule) of PIA/UK/IPB/04/1009 or PIA/UK/IPBCRO/02/1009 are subject to the allocation rates in Table A. Plans with Contract Conditions Reference</p> <p>PIA/UK/IPB/07/0511 or PIA/UK/IPBCRO/03/0511 are subject to the allocation rates in Table B.</p>	
Establishment Charge	<p>For the first 5 years following any premium payment into the bond, 1.2% p.a. of the fund value relating to that premium is taken by unit deduction, quarterly in advance.</p> <p>Establishment charges do not apply to top ups made after 31/12/2012.</p>	<ul style="list-style-type: none"> <li>• Personalised Contract Schedule issued post sale</li> <li>• Personalised Illustration</li> </ul>
Annual Management Charge (AMC)	<p>With Profits Funds: AMC = 1.2% p.a. of fund value.</p> <p>PruFund Range of Funds: AMC = 1.2% p.a. taken by unit deduction, monthly in arrears.</p> <p>For other funds the AMC depends on the funds selected. Charges range from 0.95% p.a. to 1.90% p.a. (subject to change as funds are added or removed from the fund range). The AMC is implicit within the daily unit price.</p>	<ul style="list-style-type: none"> <li>• Fund Guide</li> <li>• Fund Factsheet</li> <li>• Statement of Charges</li> </ul>
Other Fund costs	<p>There are other costs which aren't covered by the AMC. These can include for example, maintenance costs for property investments and costs associated with investing in infrastructure, such as utilities, transport and renewable energy. These can vary over time. The current level of these costs are shown within the Fund Factsheets.</p> <p>This may include transaction costs, which are incurred when a fund manager trades the investments in a fund (for example, makes a decision to sell one holding and buy another).</p>	<ul style="list-style-type: none"> <li>• Fund Factsheet</li> <li>• Statement of Charges</li> </ul>
PruFund Protected Fund – Guarantee Charges	<p>The PruFund Protected Funds have an additional annual charge for the guarantee. We take the charge monthly in arrears by cancelling units.</p>	<ul style="list-style-type: none"> <li>• Personalised Contract Schedule issued post sale</li> </ul>

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Annual Growth Reward	<p>A percentage of bond value, applied at the policy anniversary if no withdrawals are made from the Bond in the previous policy year. The percentage and starting year depend on the date the Bond started.</p> <p>Plans started before 19/05/2011 (or between 19/05/2011 and 11/10/2011 and with Contract Condition Reference PIA/UK/IPB/04/1009 or PIA/UK/IPBCRO/02/1009): 0.2% p.a. starting at the end of year 6</p> <p>Plans started from 11/10/2011 onwards (or between 19/05/2011 and 11/10/2011 and with Contract Condition Reference PIA/UK/IPB/07/0511 or PIA/UK/IPBCRO/03/0511): 0.1% p.a. starting at the end of year 1</p> <p>This is a "negative charge" i.e. units are added to the Bond rather than deducted from the Bond.</p>	<ul style="list-style-type: none"> <li>• Statement of Charges</li> <li>• Contract Conditions</li> </ul>																					
Early Cash-In Charge	<p>An early cash in charge applies for a period of 5 years from the date of any premiums paid into the bond. Note that where multiple premiums are paid, different percentages may apply to the different premiums. The early cash in charge does not apply to regular withdrawals. The early cash-In charge may also apply on death under the Life Assured option.</p> <table border="1"> <thead> <tr> <th>Bond Year</th><th>Cash in Charge for premiums made up to and including 31/12/2012</th><th>Cash in Charge for premiums made after 31/12/2012</th></tr> </thead> <tbody> <tr> <td>1</td><td>10%</td><td>4%</td></tr> <tr> <td>2</td><td>8%</td><td>3%</td></tr> <tr> <td>3</td><td>6%</td><td>2%</td></tr> <tr> <td>4</td><td>4%</td><td>1%</td></tr> <tr> <td>5</td><td>2%</td><td>0.5%</td></tr> <tr> <td>6</td><td>0%</td><td>0%</td></tr> </tbody> </table>	Bond Year	Cash in Charge for premiums made up to and including 31/12/2012	Cash in Charge for premiums made after 31/12/2012	1	10%	4%	2	8%	3%	3	6%	2%	4	4%	1%	5	2%	0.5%	6	0%	0%	<ul style="list-style-type: none"> <li>• Personalised Contract Schedule issued post sale</li> <li>• Contract Conditions</li> </ul>
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2	8%	3%																					
3	6%	2%																					
4	4%	1%																					
5	2%	0.5%																					
6	0%	0%																					
Switch charge	First 20 switches are free in any 12 month period. After that each switch charge is £18.54, €27.81 and \$27.81 (note this charge may be reviewed annually).	<ul style="list-style-type: none"> <li>• Statement of Charges</li> </ul>																					

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