

All Fund and Product Charges

Insured Funds

The following information is intended to indicate the yearly charges for the Prudential Risk Managed Passive, Active and PruFund ranges and their availability through our current product range and based on new monies being invested from 21 January 2020. Please note other charges may apply – please see the relevant product Key Features Document for more information: pruadviser.co.uk

The value of any investment can go down as well as up so your customer might get back less than they put in. The information in this document is correct as at May 2020.

PruFund Range of Funds

	Prudential Retirement Account* ¹			Prudential ISA* ²			Prudential Trustee Investment Plan* ³		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
Prudential PruFund Risk Managed 1	0.65	0.10	0.75	1.10	0.10	1.20	1.45	0.10	1.55
Prudential PruFund Risk Managed 2	0.65	0.12	0.77	1.10	0.12	1.22	1.45	0.12	1.57
Prudential PruFund Risk Managed 3	0.65	0.14	0.79	1.10	0.14	1.24	1.45	0.14	1.59
Prudential PruFund Risk Managed 4	0.65	0.16	0.81	1.10	0.16	1.26	1.45	0.16	1.61
Prudential PruFund Risk Managed 5	0.65	0.17	0.82	1.10	0.17	1.27	Not available		
PruFund Growth (Sterling)	0.65	0.18	0.83	1.10	0.18	1.28	1.45	0.18	1.63
PruFund Growth (Euro)	Not available			Not available			Not available		
PruFund Growth (Dollar)	Not available			Not available			Not available		
PruFund Cautious (Sterling)	0.65	0.08	0.73	1.10	0.08	1.18	1.45	0.08	1.53
PruFund Cautious (Euro)	Not available			Not available			Not available		
PruFund Cautious (Dollar)	Not available			Not available			Not available		

Please see relevant Fast Facts for more information on the discounts available. For Retirement Account, please note there's also a product/wrapper charge.

¹ Retirement Account Fast Facts

² Prudential ISA Fast Facts

³ Prudential Trustee Investment Plan

⁴ Prudential Investment Plan

Annual Management Charge (AMC)

This is the charge we take for looking after your investment. This is deducted from your annual return to give you the net return on your investment.

Further Costs

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 costs can vary over time.

What is important to note is that they're already factored into the returns on your investment. This means you don't need to deduct these from your returns as they are already built into the fund.

Annual Management Charge (AMC)

This is the charge we take for looking after your investment. This is deducted from your annual return to give you the net return on your investment.

Further Costs

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 costs can vary over time.

What is important to note is that they're already factored into the returns on your investment. This means you don't need to deduct these from your returns as they are already built into the fund.

Prudential Investment Plan*4			Prudential International Investment Bond			International Prudence Bond			Prudential Onshore Portfolio Bond	Prudential International Investment Portfolio
AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)		
1.35	0.08	1.43	Not available			Not available			Not available	Not available
1.35	0.10	1.45								
1.35	0.12	1.47								
1.35	0.13	1.48								
0.18	0.14	1.49								
1.35	0.15	1.50	1.20	0.18	1.38	1.20	0.18	1.38		
Not available			1.20	0.23	1.43	1.20	0.23	1.43		
Not available			1.20	0.08	1.28	1.20	0.08	1.28		
1.35	0.07	1.42	1.20	0.08	1.28	1.20	0.08	1.28		
Not available			1.20	0.14	1.34	1.20	0.14	1.34		
Not available			1.20	0.04	1.24	1.20	0.04	1.24		

The following are the Unit-Linked versions of our Risk Managed Passive and Active ranges. They operate like a OEIC but can only be accessed or held in a life, pension or international insurance product and can be distinguished from their OEIC fund equivalent by the omission of the prefix 'LF' in the fund's name. They are invested almost entirely in the OEIC fund equivalent and have the same 'Investment Objective' but differ in that they hold a slightly larger proportion of their holdings in cash and may be subject to different charging and taxation costs. Consequently their investment performance will be different to their equivalent OEIC fund.

Prudential Risk Managed Passive Fund Range

	Prudential Investment Plan* ⁴			Prudential Trustee Investment Plan* ³			Prudential International Investment Bond			International Prudence Bond		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
Prudential Risk Managed Passive 1	1.08	0.03	1.11	1.00	0.00	1.00	1.18	0.03	1.21	1.18	0.03	1.21
Prudential Risk Managed Passive 2	1.08	0.03	1.11	Not Available			Not Available			Not Available		
Prudential Risk Managed Passive 3	1.08	0.02	1.10				1.18	0.02	1.20	1.18	0.02	1.20
Prudential Risk Managed Passive 4	1.08	0.03	1.11				Not Available			Not Available		
Prudential Risk Managed Passive 5	1.08	0.02	1.10				Not Available			Not Available		

* The figures shown represent the maximum charges. Discounts are applied depending on fund size (see relevant Fast Facts for more information on the discounts available). For Retirement Account (RA) please note there's also a product/wrapper charge.

Please see relevant Fast Facts for more information on the discounts available. For Retirement Account, please note there's also a product/wrapper charge.

¹ Retirement Account Fast Facts

² Prudential ISA Fast Facts

³ Prudential Trustee Investment Plan

⁴ Prudential Investment Plan

Prudential Risk Managed Active Fund Range

	Prudential Investment Plan* ⁴			Prudential Trustee Investment Plan* ³			Prudential International Investment Bond			International Prudence Bond		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
Prudential Risk Managed Active 1	1.34	0.06	1.40	Not Available			1.44	0.06	1.50	1.44	0.06	1.50
Prudential Risk Managed Active 2	1.34	0.07	1.41				1.44	0.07	1.51	1.44	0.07	1.51
Prudential Risk Managed Active 3	1.34	0.07	1.41				1.44	0.07	1.51	1.44	0.07	1.51
Prudential Risk Managed Active 4	1.34	0.07	1.41				1.44	0.07	1.51	1.44	0.07	1.51
Prudential Risk Managed Active 5	1.34	0.08	1.42				1.44	0.08	1.52	1.44	0.08	1.52

* The figures shown represent the maximum charges. Discounts are applied depending on fund size.

Please see relevant Fast Facts for more information on the discounts available. For Retirement Account, please note there's also a product/wrapper charge.

¹ Retirement Account Fast Facts

² Prudential ISA Fast Facts

³ Prudential Trustee Investment Plan

⁴ Prudential Investment Plan

Open-Ended Investment Company (OEIC)

Open-Ended Investment Company (OEIC) funds are collective investment schemes, which allows your clients to pool their money with other investors, so that they can access assets that would be difficult to invest in on their own. The fund manager then invests this across a number of different assets.

The following information is intended to indicate the yearly charges for the Prudential Risk Managed Passive and Active Fund ranges and their availability through our current product range and based on new monies being invested from 21 January 2019. Please note other charges may apply – please see the relevant product Key Features Document for more information: pruadviser.co.uk

Prudential Risk Managed Passive

	Prudential Retirement Account* ¹			Prudential ISA* ²			Prudential Onshore Portfolio Bond			Prudential International Investment Portfolio		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
LF Prudential Risk Managed Passive 1	0.23	0.03	0.26	0.48	0.03	0.51	0.23	0.03	0.26	0.23	0.03	0.26
LF Prudential Risk Managed Passive 2	0.23	0.03	0.26	0.48	0.03	0.51	0.23	0.03	0.26	0.23	0.03	0.26
LF Prudential Risk Managed Passive 3	0.23	0.02	0.25	0.48	0.02	0.50	0.23	0.02	0.25	0.23	0.02	0.25
LF Prudential Risk Managed Passive 4	0.23	0.03	0.26	0.48	0.03	0.51	0.23	0.03	0.26	0.23	0.03	0.26
LF Prudential Risk Managed Passive 5	0.23	0.02	0.25	0.48	0.02	0.50	0.23	0.02	0.25	0.23	0.02	0.25

Please note that fund names are prefixed with 'LF'. For example LF Prudential Risk Managed Passive 1. This is because Link Fund Solutions Ltd are responsible for all the legal and regulatory aspects of the funds.

Please see relevant Fast Facts for more information on the discounts available. For Retirement Account, please note there's also a product/wrapper charge.

¹ Retirement Account Fast Facts

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⁴ Prudential Investment Plan

Prudential Risk Managed Active

	Prudential Retirement Account* ¹			Prudential ISA* ²			Prudential Onshore Portfolio Bond			Prudential International Investment Portfolio		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
LF Prudential Risk Managed Active 1	0.49	0.06	0.55	0.74	0.06	0.80	0.49	0.06	0.55	0.49	0.06	0.55
LF Prudential Risk Managed Active 2	0.49	0.07	0.56	0.74	0.07	0.81	0.49	0.07	0.56	0.49	0.07	0.56
LF Prudential Risk Managed Active 3	0.49	0.07	0.56	0.74	0.07	0.81	0.49	0.07	0.56	0.49	0.07	0.56
LF Prudential Risk Managed Active 4	0.49	0.07	0.56	0.74	0.07	0.81	0.49	0.07	0.56	0.49	0.07	0.56
LF Prudential Risk Managed Active 5	0.49	0.08	0.57	0.74	0.08	0.82	0.49	0.08	0.57	0.49	0.08	0.57

Please note that fund names are prefixed with 'LF'. For example LF Prudential Risk Managed Passive 1. This is because Link Fund Solutions Ltd are responsible for all the legal and regulatory aspects of the funds.

Please see relevant Fast Facts for more information on the discounts available. For Retirement Account, please note there's also a product/wrapper charge.

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