

# Fast Facts

## International Prudence Bond (Spain)

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|---|--|
| <b>Product features</b>   |  |
| <b>Minimum investment</b>   | €25,000, £20,000 or US \$35,000.   |
| <b>Maximum investment</b>   | The maximum total investment across the PruFund Range of Funds is a1,500,000, £1,000,000 or US \$1,500,000. There is no maximum for the M&G Property Fund.   |
| <b>Top-ups allowed</b>  | Yes. Please note top-ups are not allowed into a PruFund Protected Fund. All top-ups will have the same fund split as the initial investment.   |
| <b>Minimum additional investment (top-ups)</b>  | €20,000, £15,000 or US \$25,000.   |
| <b>Cumulative allocation rate on top-ups</b>  | Yes.   |
| <b>Funds availability</b>   | <ul style="list-style-type: none"> <li>• PruFund Range of Funds available in a choice of Euro, Sterling and US Dollar denomination</li> <li>• M&amp;G Property Fund (This fund is currently suspended)</li> <li>• You can only invest in one currency version of the PruFund Range of Funds.</li> </ul>  |
| <b>PruFund Quarter Dates for Expected Growth Rate (EGR) change and auto switch from PruFund Accounts to corresponding Funds</b> | <ul style="list-style-type: none"> <li>• 25 February</li> <li>• 25 August</li> <li>• 25 May</li> <li>• 25 November</li> </ul> <p>Or the next valid working day. The same EGR will apply to both a PruFund Fund and the corresponding PruFund Account.</p>  |
| <b>PruFund Protected Funds – guarantee</b>  | The PruFund Protected Funds include a guarantee that takes effect on a selected anniversary of your bond. The guarantee will restore the value of the Guaranteed Minimum Fund (GMF) if it has fallen below the GMF. The GMF is equal to the amount invested in the relevant PruFund Account (after enhancements and charges), reduced proportionately for any withdrawals taken. |
| <b>Switching between funds</b>  | No, you cannot switch between funds.   |
| <b>Withdrawal options</b>   | <ul style="list-style-type: none"> <li>• Fixed amount</li> <li>• % of bond value</li> <li>• % of total amount invested</li> </ul>  |
| <b>Regular withdrawals</b>  | <ul style="list-style-type: none"> <li>• Every month</li> <li>• Every three months</li> <li>• Every six months</li> <li>• Every 12 months</li> </ul> <p>Withdrawals are made proportionately from units purchased by initial premium and any subsequent top-ups and evenly across all policies in the bond.</p>  |

| <b>PruFund Range of Funds Annual Management Charge (AMC)</b> | 1.2% p.a. by unit deduction, monthly in arrears. Further costs are also incurred and details of these are in the Statement of Charges.   |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
|--|--|----------------------|--|--------|--------|--------|-------------------|---------------------|------------------|-------------------|--------------------|------------------|----------------------------|-----------------------------|----------------------|
| <b>M&amp;G Property Fund Annual Management Charge</b>        | The AMC is 1.6% and is implicit within the daily unit price. Further costs in running this type of fund are also incurred and these are currently estimated to be 0.60% every year. These further costs may vary in future.  |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| <b>Further Costs</b>   | There are other costs which aren't covered by the Annual Management Charge. 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.  |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| <b>Establishment Charge</b>                                  | 0.3% of fund value taken quarterly in advance. The Establishment Charge is deducted via unit deduction during years 1-5 of any investment into the bond.   |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| <b>PruFund Protected Funds – Guarantee Charges</b>           | The PruFund Protected Funds have an additional annual charge for the guarantee. For more information on this charge, please refer to the “ PruFund Range of Funds: Guarantee options” document (IPBS10167).<br>We take the charge monthly in arrears by cancelling units.  |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| <b>Allocation rates</b>                                      | <table border="1"> <thead> <tr> <th>100.0%</th> <th>100.5%</th> <th>101.5%</th> </tr> </thead> <tbody> <tr> <td>€25,000 – €99,999</td> <td>€100,000 – €199,999</td> <td>€200,000 or more</td> </tr> <tr> <td>£20,000 – £74,999</td> <td>£75,000 – £149,999</td> <td>£150,000 or more</td> </tr> <tr> <td>US \$35,000 – US \$124,999</td> <td>US \$125,000 – US \$249,999</td> <td>US \$250,000 or more</td> </tr> </tbody> </table>  |                      |  | 100.0% | 100.5% | 101.5% | €25,000 – €99,999 | €100,000 – €199,999 | €200,000 or more | £20,000 – £74,999 | £75,000 – £149,999 | £150,000 or more | US \$35,000 – US \$124,999 | US \$125,000 – US \$249,999 | US \$250,000 or more |
| 100.0%   | 100.5%   | 101.5%               |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| €25,000 – €99,999  | €100,000 – €199,999  | €200,000 or more     |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| £20,000 – £74,999  | £75,000 – £149,999   | £150,000 or more     |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| US \$35,000 – US \$124,999                                   | US \$125,000 – US \$249,999  | US \$250,000 or more |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |
| <b>Early Cash-In Charge</b>                                  | <ul style="list-style-type: none"> <li>• 1st year of any investment 10.0%</li> <li>• 2nd year of any investment 8.0%</li> <li>• 3rd year of any investment 6.0%</li> <li>• 4th year of any investment 4.0%</li> <li>• 5th year of any investment 2.0%</li> <li>• 6th year of any investment and beyond 0.0%</li> </ul> <p>An Early Cash-In Charge applies for the first five years from the date of any investment into the bond except for regular withdrawals. The Early Cash-In Charge may also apply on death.</p> |                      |  |        |        |        |                   |                     |                  |                   |                    |                  |                            |                             |                      |

[www.prudential-international.com](http://www.prudential-international.com)

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