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Product Charge Tables

This document provides an overview of the standard charges and costs deducted and where you can go to get further information. Note that some charges are subject to change and the charges detailed below are accurate as at January 2026.

Flexible Life Plan and Flexible Critical Illness Plan

Charge type	Charge level	Further information available
Bid Offer Spread	A Bid/Offer Spread of 5% applies.	• Contract Conditions
Establishment Charge	Regular premiums paid during the first three years of a premium tranche are used to buy Establishment Units. A percentage of Establishment Units are deducted each month during the Establishment Period (See Note 1). The Establishment Charge rate is 1% of Establishment Units per annum. For single premiums, an Establishment Charge of 0.75% per annum for five years applies. There is no Establishment Charge for zero commission cases.	• Personalised Illustration • Contract Conditions
Bonus Additions	This is a "negative charge" i.e. units are added to the Plan rather than deducted from the Plan. Regular premiums paid after the first three years of a premium tranche are used to buy Bonus Eligible Units. In addition, at the end of the Establishment period, all remaining Establishment Units become Bonus Eligible Units. A percentage of Bonus Eligible Units is added to the Plan each month. The percentage is equivalent to an annual rate of 1.25%. For single premiums, the Bonus Addition depends on the commission option chosen: • For standard commission cases, there is no Bonus Addition for the first five years following payment of the single premium, and from year six onwards 0.75% per annum of single premium units are added. • For zero commission cases, the Bonus Addition rate is 0.5% for the first year following the premium payments, 1.0% per annum for years two-five, and 1.25% per annum for year six onwards.	• Personalised Illustration • Contract Conditions

Charge type	Charge level	Further information available
Acquisition Charge	This charge is levied to meet the costs of initial expenses in administration costs occurred in setting up each premium tranche or any subsequent increases to the premium. The charge is taken as a deduction of units over the first three years of a premium tranche, or such longer period as may be necessary to clear the charge. The level of the charge depends on the sum assured, premium, ages of the lives assured and level of commission taken. On encashment of the Plan or on making the Plan paid up, any outstanding Acquisition Charges will be deducted from the unit value.	• Personalised Illustration • Contract Conditions
Annual Management Charge (AMC)	The AMC depends on the funds selected. Charges range from 1.50% p.a. to 2.00% p.a. (subject to change as funds are added or removed from the fund range). The AMC is implicit within the daily unit price.	• Fund Factsheets
Other Fund costs	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 Factsheet. This may include transaction costs, which are incurred when a fund manager trades the investments in a fund (for example, decides to sell one holding and buy another). These costs are generally small, with the average cost across the available fund range typically being less than 0.1%, though they can vary considerably from fund to fund.	• Fund Factsheet
Administration Charge	£4.77 per month (subject to annual review) for Plans started before 10/06/1997. £5.74 per month (subject to annual review) for Plans started after 29/09/1997 or later. For Plans started between 10/06/1997 and 29/09/1997 the charge will depend on what product version was taken out. Plans with Policy Conditions Reference (available in the Contract Schedule) of SAE RP/002 are subject to the £4.77 per month current charge. Plans with any other Policy Conditions Reference are subject to the £5.74 per month current charge. For Plans participating in the automatic increase option for all protection benefits since inception, the Administration Charge stays fixed and does not vary based on the annual review of the charge.	• Contract Conditions

Charge type	Charge level	Further information available
Switch Charges	The first 20 switches per year are free. After that the switch charge is £19.27, €28.91 and $28.91 (note this charge may be reviewed annually).	• Contract Conditions
Protection Charges	Protection cover charges are levied monthly to maintain the protection cover that the Plan is providing. Protection cover may be: • Life cover • Critical illness cover • Accelerated critical illness cover • Long Term Care • Waiver of Premium Protection cover charges (calculated monthly) are based on the following factors: • The age of the life assured at the start of the policy year concerned • Medical evidence • The gender, smoking habits, occupation and pastimes of the life assured • The type of protection cover chosen • The mortality/morbidity rates appropriate to the Life Assured • The sum at risk during the month Where the sum at risk during the month is the amount by which the sum assured exceeds the encashment value of the Plan on the monthly charge calculation date.	• Contract Conditions
Realisation Factor	On encashment of the Plan or on making the Plan paid up, the value of any Establishment Units will be reduced by multiplying the Establishment Units by a Realisation Factor. This Realisation Factor is based on the outstanding Establishment Period (See Note 1) in months and the level of commission. At the end of the Establishment Period the Realisation Factor is 1.	• Contract Conditions

Charge type	Charge level	Further information available
Encashment Charge	On encashment of the Plan or on making the Plan paid up, a percentage of the realisation value of units will be deducted. The percentage depends on the Establishment Period (See Note 1) and the number of complete years elapsed since the start of the premium tranche, and reduces to 0% over a maximum of 10 years. A table showing the Encashment Charges for each possible Establishment Period can be provided on request.	• Contract Conditions

A plan specific Unit Transaction History showing the monetary amount of all charges taken on a plan to date can be provided on request.

Note 1: The Establishment Period is the number of complete years until the life assured reaches age 85, subject to a minimum of five years and maximum of 24 years.

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