

2026 Bonus Rates

Flexible Income Drawdown Plan (FIDP) and Flexible Lifetime Annuity (FLA)
 (Effective from 6 April 2026)

This document gives you information about the current bonuses for the FIDP and FLA Plan. If you have any questions after reading this, please speak to your financial adviser or give us a call. You can also visit pru.co.uk/existing-customers

So how have we done?

In 2025, broadly positive but uncertain and volatile market conditions, combined with the With-Profits Fund's ability to invest across regions and in both public and private markets, helped support strong performance.

In 2026, our With-Profits Fund managers will continue to evolve our savings and investment asset portfolios and capture new investment opportunities from around the world. Our managers aim to secure the highest total return for the Fund (after any tax and investment expenses) while maintaining an acceptable level of risk and protecting our customers.

The table below shows our With-Profits Fund returns for this year and over the last 10 years.

Bonus Declaration Year										
Gross Fund Return in preceding year	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
	14.5%	10.3%	-2.8%	11.5%	1.7%	12.0%	-1.5%	4.3%	7.3%	11.6%

Source: Prudential. 'Gross' refers to before tax, charges and the effects of smoothing. Fund returns shown are for the main asset pool in our With-Profits Sub-Fund, which is relevant to the vast majority of our customers and do not include the additional money shared as part of the 2020, 2022, 2023 and 2024 Bonus Declarations.

What are the bonuses?

The tables below show the Regular Bonus and Total Rate of Returns applicable from 6 April 2026.

Regular Bonus

Regular Bonus	2.25%*
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* This applies to all our FIDP and FLA customers

Total Rate of Return

Calendar year of investment in the With-Profits Fund	2026 Total Rate of Return (%)
2026	6.05
2025	8.50
2024	8.00
2023	7.35
2022	6.60
2021	6.35
2020	6.20
2019	5.35
2018	5.35
2017	5.15
2016	6.55
2015	6.30
2014	6.35
2013	6.80
2012	6.85
2011	6.85
2010	6.70
2009	7.55
2008	8.30
2007	5.55
2006	5.55
2005	6.05
2004	6.45
2003	6.90
2002	6.70
2001	5.95

Source: Prudential.

We can't predict the future. Past performance isn't a guide to future performance.

If you'd like to know more please read the Customer Friendly Principles and Practices of Financial Management (CFPPFM) relevant to your Plan. You can also read our Asset Mix and Investment Returns documents as they may be useful to you.

All are available on pru.co.uk/ppfm

There's also a glossary of terms that you might find useful. This is available on mandg.com/bonus-dec/glossary

pru.co.uk

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What are the different types of bonus?

Regular Bonus

When we decide Regular Bonus rates, the main thing we consider is the return we expect our investments to earn in the future. We hold back some of this return with the aim of paying a proportion as a Final Bonus. By doing this across our with-profits savings and investment products we aim to keep the cost of all guaranteed benefits at a sustainable level, in order to maintain investment flexibility and to protect our customers. The Regular Bonus is added to your Plan throughout the year. We don't guarantee that a Regular Bonus will be added, but once added to your Plan, it increases the value of your guaranteed benefits and it can only be removed in certain circumstances, for example if you decide to take money out of your Plan other than when the guarantee applies.

Total Rate of Return

We calculate the Total Rate of Return with the aim that the total return on your Plan represents a fair share of the profits of the With-Profits Fund over the lifetime of your investment. This will take account of, for example charges and the effects of smoothing. The Total Rate of Returns are what you would receive if you take money out of the With-Profits Fund. The Total Rate of Return may vary and isn't guaranteed.

Where applicable, our Total Rate of Returns includes additional money we shared with some of our with-profits customers as part of previous year's Bonus Declarations. To protect the interests of all customers, we may need to take back this additional money in the future. There's currently no expectation that this will happen, and we would only expect to consider it in very unusual circumstances, such as a significant market crash.

Final Bonus

For your type of Plan, Final Bonus is calculated as the difference between your Plan value, calculated using the Total Rate of Return, and your guaranteed benefits. Your annual statement shows any Final Bonus we've added to your Plan.