

2025 Bonus Rates

International Prudence Bond (IPB)

Prudential International Investment Bond (PIIB)

The tables below show the overall yields which combine the regular and final bonuses. The rates represent the compounded annual yield applicable for each investment period.

For example, for a client with an International Prudence Bond, invested in the Sterling With-Profits Fund in April 2003, the amount added to their fund on encashment would be equivalent to 6.00% a year. For top-up investments, the overall yield depends on the date the top-up was made, not the date of the original bond.

Prudential International Funds

Sterling With-Profits Fund

Applicable to PIA's PAC Sterling With Profits Fund (from 1 March 2025)

Date of investment	IPB overall yield*(p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2025 – 28 February 2026	6.35%	6.35%
1 March 2024 – 28 February 2025	5.90%	5.90%
1 March 2023 – 29 February 2024	5.90%	5.90%
1 March 2022 – 28 February 2023	4.05%	4.05%
1 March 2021 – 28 February 2022	3.40%	3.40%
1 March 2020 – 28 February 2021	5.50%	5.50%
1 March 2019 – 29 February 2020	3.75%	3.75%
1 March 2018 – 28 February 2019	3.75%	3.75%
1 March 2017 – 28 February 2018	3.60%	3.60%
1 March 2016 – 28 February 2017	4.60%	4.60%
1 March 2015 – 29 February 2016	4.55%	4.55%
1 March 2014 – 28 February 2015	4.70%	4.70%
1 March 2013 – 28 February 2014	4.90%	4.90%
1 March 2012 – 28 February 2013	5.25%	5.25%
1 March 2011 – 29 February 2012	5.25%	N/A
1 March 2010 – 28 February 2011	5.40%	N/A
1 March 2009 – 28 February 2010	6.05%	N/A
1 March 2008 – 28 February 2009	5.15%	N/A
1 March 2007 – 29 February 2008	4.45%	N/A
1 March 2006 – 28 February 2007	4.70%	N/A
1 March 2005 – 28 February 2006	5.25%	N/A
1 March 2004 – 28 February 2005	5.70%	N/A
1 March 2003 – 29 February 2004	6.00%	N/A
1 March 2002 – 28 February 2003	5.95%	N/A

Euro With-Profits Fund

Applicable to PIA's PAC Euro With-Profits Fund (from 1 March 2025)

Date of investment	IPB overall yield*(p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2025 – 28 February 2026	5.35%	5.35%
1 March 2024 – 28 February 2025	6.00%	6.00%
1 March 2023 – 29 February 2024	5.80%	5.80%
1 March 2022 – 28 February 2023	4.80%	4.80%
1 March 2021 – 28 February 2022	2.55%	2.55%
1 March 2020 – 28 February 2021	5.40%	5.40%
1 March 2019 – 29 February 2020	3.75%	3.75%
1 March 2018 – 28 February 2019	4.10%	4.10%
1 March 2017 – 28 February 2018	3.65%	3.65%
1 March 2016 – 28 February 2017	4.15%	4.15%
1 March 2015 – 29 February 2016	3.70%	3.70%
1 March 2014 – 28 February 2015	4.10%	4.10%
1 March 2013 – 28 February 2014	4.30%	4.30%
1 March 2012 – 28 February 2013	4.70%	4.70%
1 March 2011 – 29 February 2012	4.70%	N/A
1 March 2010 – 28 February 2011	4.40%	N/A
1 March 2009 – 28 February 2010	5.15%	N/A
1 March 2008 – 28 February 2009	4.40%	N/A
1 March 2007 – 29 February 2008	3.10%	N/A
1 March 2006 – 28 February 2007	3.15%	N/A
1 March 2005 – 28 February 2006	3.70%	N/A
1 March 2004 – 28 February 2005	4.20%	N/A
1 March 2003 – 29 February 2004	4.50%	N/A
1 March 2002 – 28 February 2003	4.40%	N/A

US Dollar With-Profits Fund

Applicable to PIA's PAC Dollar With-Profits Fund (from 1 March 2025)

Date of investment	IPB overall yield*(p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2025 – 28 February 2026	6.15%	6.15%
1 March 2024 – 28 February 2025	5.05%	5.05%
1 March 2023 – 29 February 2024	4.80%	4.80%
1 March 2022 – 28 February 2023	4.65%	4.65%
1 March 2021 – 28 February 2022	2.30%	2.30%
1 March 2020 – 28 February 2021	4.85%	4.85%
1 March 2019 – 29 February 2020	3.60%	3.60%
1 March 2018 – 28 February 2019	3.45%	3.45%
1 March 2017 – 28 February 2018	3.80%	3.80%
1 March 2016 – 28 February 2017	4.85%	4.85%
1 March 2015 – 29 February 2016	4.30%	4.30%
1 March 2014 – 28 February 2015	3.95%	3.95%
1 March 2013 – 28 February 2014	4.40%	4.40%
1 March 2012 – 28 February 2013	4.95%	4.95%
1 March 2011 – 29 February 2012	5.05%	N/A
1 March 2010 – 28 February 2011	5.20%	N/A
1 March 2009 – 28 February 2010	5.70%	N/A
1 March 2008 – 28 February 2009	4.15%	N/A
1 March 2007 – 29 February 2008	3.55%	N/A
1 March 2006 – 28 February 2007	3.80%	N/A
1 March 2005 – 28 February 2006	4.15%	N/A
1 March 2004 – 28 February 2005	4.30%	N/A
1 March 2003 – 29 February 2004	4.70%	N/A
1 March 2002 – 28 February 2003	5.15%	N/A

This document contains information which is relevant to you as an investor in a PAC With-Profits Fund offered by Prudential International Assurance plc (PIA). The Prudential Assurance Company Ltd (PAC) accepts reinsurance business from PIA in respect of investments in PIA's PAC With-Profits Funds. The premiums received are placed in the Defined Charge Participating Sub-Fund of the PAC With-Profits Fund.

The bonus history shown is for the PIA business invested in the Defined Charge Participating Sub-Fund and therefore reflects the investment return of this sub-fund.

Regular bonus (currently Sterling 1.75% p.a.[†], Euro 1.25% p.a.[†], US Dollar 1.25% p.a.[†], effective from 01/03/2025) is added on a daily basis through increases to the unit price.

On encashment a final bonus may be added and the total value of units will then reflect the overall yields shown in these tables.

- * Overall yields are for single premiums and apply from the relevant dates of investment to units encashed from 01/03/2025 until further notice. Where applicable, they make no allowance for Establishment Charge, Allocation Rate, Early Cash-In Charge, Fund Switch Charge or Market Value Reduction.
- † PAC reserves the right to reduce or remove bonus at any time without warning. Bonus rates will be reviewed at least every year.

We can't predict the future. Past performance isn't a guide to future performance. The rate of future bonuses in the PAC With-Profits Fund and therefore the rate of growth in the unit price can't be guaranteed.

Final bonus may vary and isn't guaranteed.

prudential-international.com

The registered office of Prudential International is in Ireland at Fitzwilliam Court, Leeson Cl, Dublin 2, D02 TC95. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Prudential International Assurance plc is authorised and regulated by the Central Bank of Ireland and in the context of its UK regulated activities only, is authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Prudential International is part of the same corporate group as The Prudential Assurance Company Limited. Both The Prudential Assurance Company Limited and Prudential International are direct and indirect subsidiaries respectively of M&G plc, a company incorporated in the United Kingdom. The Prudential Assurance Company Limited is not affiliated in any manner with Prudential Financial, Inc, a company whose principal place of business is in the United States of America or Prudential plc, an international group incorporated in the United Kingdom.