

This is just for UK advisers – it's not for use with clients.

Fund and Charges

This is only a guide to our fund and product charges and the information is subject to change. Please refer to the illustration for the most up to date 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. Please note other charges may apply – please see the relevant product Key Features Document for more information: [pruadviser.co.uk](https://www.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 January 2025.

Annual Management Charge (AMC)

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

PruFund Range of Funds

	Prudential Retirement Account* ¹			Prudential ISA* ²			Prudential Trustee Investment Plan* ³			Prudential Investment Plan		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
Prudential PruFund Risk Managed 1	0.76	0.22	0.98	1.06	0.22	1.28	1.41	0.22	1.63	1.31	0.18	1.49
Prudential PruFund Risk Managed 2	0.76	0.24	1.00	1.06	0.24	1.30	1.41	0.24	1.65	1.31	0.19	1.50
Prudential PruFund Risk Managed 3	0.76	0.26	1.02	1.06	0.26	1.32	1.41	0.26	1.67	1.31	0.21	1.52
Prudential PruFund Risk Managed 4	0.76	0.27	1.03	1.06	0.27	1.33	1.41	0.27	1.68	1.31	0.22	1.53
Prudential PruFund Risk Managed 5	0.76	0.29	1.05	1.06	0.29	1.35				1.31	0.23	1.54
PruFund Growth (Sterling)	0.76	0.31	1.07	1.06	0.31	1.37	1.41	0.31	1.72	1.31	0.25	1.56
PruFund Growth (Euro)	Not available			Not available			Not available			Not Available		
PruFund Growth (Dollar)	Not available			Not available			Not available			Not Available		
PruFund Cautious (Sterling)	0.73	0.28	1.01	1.03	0.28	1.31	1.38	0.28	1.66	1.28	0.22	1.50
PruFund Cautious (Euro)	Not available			Not available			Not available			Not available		
PruFund Cautious (Dollar)	Not available			Not available			Not available			Not available		
PruFund Planet 1	0.80	0.23	1.03	Not available			Not available			Not available		
PruFund Planet 2	0.80	0.24	1.04	Not available			Not available			Not available		
PruFund Planet 3	0.80	0.25	1.05	Not available			Not available			Not available		
PruFund Planet 4	0.80	0.27	1.07	Not available			Not available			Not available		
PruFund Planet 5	0.80	0.32	1.12	Not available			Not available			Not available		

Please see relevant Fast Facts for more information on the discounts available.

¹ Retirement Account Fast Facts

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 client's investment. This means they don't need to be deducted from your client's returns as they're already built into the fund.

Important note

For Retirement Account please note there's also a product/wrapper charge.

² Prudential ISA Fast Facts

³ Prudential Trustee Investment Plan

⁴ Prudential Investment Plan

PruFund range of funds continued

	Prudential International Investment Bond			International Prudence Bond			International Portfolio Bond		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
Prudential PruFund Risk Managed 1	Not available			Not available			0.65	0.22	0.87
Prudential PruFund Risk Managed 2							0.65	0.24	0.89
Prudential PruFund Risk Managed 3							0.65	0.26	0.91
Prudential PruFund Risk Managed 4							0.65	0.27	0.92
Prudential PruFund Risk Managed 5							0.65	0.29	0.94
PruFund Growth (Sterling)	1.20	0.31	1.51	1.20	0.31	1.51	0.65	0.31	0.96
PruFund Growth (Euro)	1.20	0.28	1.48	1.20	0.28	1.48	Not available		
PruFund Growth (Dollar)	1.20	0.25	1.45	1.20	0.25	1.45			
PruFund Cautious (Sterling)	1.20	0.28	1.48	1.20	0.28	1.48	0.65	0.28	0.93
PruFund Cautious (Euro)	1.20	0.19	1.39	1.20	0.19	1.39	Not available		
PruFund Cautious (Dollar)	1.20	0.18	1.38	1.20	0.18	1.38			
PruFund Planet 1	Not available			Not available			0.65	0.23	0.88
PruFund Planet 2							0.65	0.24	0.89
PruFund Planet 3							0.65	0.25	0.90
PruFund Planet 4							0.65	0.27	0.92
PruFund Planet 5							0.65	0.32	0.97

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 'WS' 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	0.07	1.15	1.00	0.00	1.00	1.18	0.06	1.24	1.18	0.06	1.24			
Prudential Risk Managed Passive 2	1.08	0.08	1.16	Not Available			Not Available			Not Available					
Prudential Risk Managed Passive 3	1.08	0.07	1.15				1.18			0.06	1.24	1.18	0.06	1.24	
Prudential Risk Managed Passive 4	1.08	0.08	1.16				Not Available			Not Available			Not Available		
Prudential Risk Managed Passive 5	1.08	0.10	1.18				Not Available			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	0.15	1.49	Not Available			1.44	0.14	1.58	1.44	0.14	1.58
Prudential Risk Managed Active 2	1.34	0.14	1.48				1.44	0.13	1.57	1.44	0.13	1.57
Prudential Risk Managed Active 3	1.34	0.15	1.49				1.44	0.14	1.58	1.44	0.14	1.58
Prudential Risk Managed Active 4	1.34	0.15	1.49	1.41	0.00	1.41	1.44	0.14	1.58	1.44	0.14	1.58
Prudential Risk Managed Active 5	1.34	0.18	1.52	Not Available			1.44	0.17	1.61	1.44	0.17	1.61

* 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**			Prudential International Portfolio Bond		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
WS Prudential Risk Managed Passive 1	0.23	0.06	0.29	0.48	0.06	0.54	0.23	0.06	0.29	0.23	0.06	0.29	0.23	0.06	0.29
WS Prudential Risk Managed Passive 2	0.23	0.06	0.29	0.48	0.06	0.54	0.23	0.06	0.29	0.23	0.06	0.29	0.23	0.06	0.29
WS Prudential Risk Managed Passive 3	0.23	0.06	0.29	0.48	0.06	0.54	0.23	0.06	0.29	0.23	0.06	0.29	0.23	0.06	0.29
WS Prudential Risk Managed Passive 4	0.23	0.07	0.30	0.48	0.07	0.55	0.23	0.07	0.30	0.23	0.07	0.30	0.23	0.07	0.30
WS Prudential Risk Managed Passive 5	0.23	0.09	0.32	0.48	0.09	0.57	0.23	0.09	0.32	0.23	0.09	0.32	0.23	0.09	0.32

** These products closed to new business in March 2024, but if your client is an existing customer they can still make changes to their plan.

Please note that fund names are prefixed with 'WS'. For example WS Prudential Risk Managed Passive 1. This is because Waystone Management (UK) Limited are responsible for all the legal and regulatory aspects of the funds. These OEIC charges are correct as at January 2024.

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

	Prudential Retirement Account* ¹			Prudential ISA* ²			Prudential Onshore Portfolio Bond**			Prudential International Investment Portfolio**			Prudential International Portfolio Bond		
	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)	AMC (%)	Further Costs (%)	Yearly Total (%)
WS Prudential Risk Managed Active 1	0.49	0.14	0.63	0.74	0.14	0.88	0.49	0.14	0.63	0.49	0.14	0.63	0.49	0.14	0.63
WS Prudential Risk Managed Active 2	0.49	0.13	0.62	0.74	0.13	0.87	0.49	0.13	0.62	0.49	0.13	0.62	0.49	0.13	0.62
WS Prudential Risk Managed Active 3	0.49	0.14	0.63	0.74	0.14	0.88	0.49	0.14	0.63	0.49	0.14	0.63	0.49	0.14	0.63
WS Prudential Risk Managed Active 4	0.49	0.14	0.63	0.74	0.14	0.88	0.49	0.14	0.63	0.49	0.14	0.63	0.49	0.14	0.63
WS Prudential Risk Managed Active 5	0.49	0.17	0.66	0.74	0.17	0.91	0.49	0.17	0.66	0.49	0.17	0.66	0.49	0.17	0.66

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¹ Retirement Account Fast Facts

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