

Product Charge Tables

This document provides an overview of the standard charges and costs deducted and where you can go to get further information. This table is based on charges as at January 2024.

Prudential International Investment Bond (Life & CRO)

Charge type	Charge level	Further information available
Annual Management Charge (AMC)	<p>PAC With-Profits Funds: Annual Management Charge = 1.2% p.a. of fund value.</p> <p>PruFund Range of Funds: Annual Management Charge = 1.2% p.a. by unit deduction, monthly in arrears.</p> <p>For other funds the Annual Management Charge depends on the funds selected. Charges range from 0.95% p.a. to 1.90% p.a. (subject to change as funds are added or removed from the fund range). The AMC is implicit within the daily unit price.</p>	<ul style="list-style-type: none"> • Fund Guide • Fund Factsheets • Statement of Charges
Other Fund costs	<p>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. The current level of these costs are shown within the Statement of Charges, and are included in the Other Ongoing Costs in the fund IOD.</p>	<ul style="list-style-type: none"> • Product KID and relevant Fund IOD • Statement of Charges
Transaction Costs and Performance Fees	<p>These are expenses which are taken from the fund and have the impact of lowering the investment return.</p> <p>When a fund manager trades the investments in a fund (for example, makes a decision to sell one holding and buy another) there are associated costs, for example taxes.</p> <p>In some funds the fund managers are paid a fee depending on how they perform.</p>	<ul style="list-style-type: none"> • Product KID and relevant Fund IOD

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PruFund Protected Fund – Guarantee Charges	The PruFund Protected Funds have an additional annual charge for the guarantee. We take the charge monthly in arrears by cancelling units.	<ul style="list-style-type: none"> Contract Schedule 												
<p>Annual investment Reward</p> <p>This is a “negative charge” i.e. units are added to the Bond rather than deducted from the Bond</p>	<p>Annual Investment Reward (AIR) is credited each year on the anniversary date where a client has invested at least £50,000. The rate at which this is credited is based on the amount invested and it is applied to the amount of that investment remaining in the Bond. It is payable for full years only. There is no credit if the Bond ends between anniversaries. The reward levels are as follows:</p> <table border="1"> <thead> <tr> <th>Total Premium GBP</th> <th>Total Premium USD</th> <th>Total Premium EUR</th> <th>AIR % of bond value</th> </tr> </thead> <tbody> <tr> <td>£50,000 – £149,999</td> <td>\$75,000 – \$224,999</td> <td>€62,500 – €187,499</td> <td>0.15%</td> </tr> <tr> <td>> = £150,000</td> <td>> = \$225,000</td> <td>> = €187,500</td> <td>0.25%</td> </tr> </tbody> </table>	Total Premium GBP	Total Premium USD	Total Premium EUR	AIR % of bond value	£50,000 – £149,999	\$75,000 – \$224,999	€62,500 – €187,499	0.15%	> = £150,000	> = \$225,000	> = €187,500	0.25%	<ul style="list-style-type: none"> Fast Facts Contract Schedule Illustration
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Switch charge	First 20 switches in any 12 month period are free. After that each switch charge is £18.54, €27.81 and \$27.81 (note this charge may be reviewed annually)	<ul style="list-style-type: none"> Statement of Charges 												
Adviser Charges	<p>Variable, as agreed between the customer and the adviser.</p> <ul style="list-style-type: none"> Set-up Adviser Charge: Ongoing Adviser Charge: Ad-hoc adviser charge: <p>A set-up adviser charge is a single charge taken from the client's payment before the Bond is set up.</p> <p>Ongoing and ad-hoc charges are treated as withdrawals from the Bond by unit deduction.</p>	<ul style="list-style-type: none"> Issue Letter Confirmation of OAC set up Annual Statement 												

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