

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 2025.

Flexible Protection Bond

Charge type	Charge level	Further information available																												
Establishment Charge	<p>For the first five years following any premium payment into the Bond, a percentage of the fund value relating to that premium is taken as Establishment Charges. The rate of the charge depends on the level of commission taken as shown below.</p> <p>There is no Establishment Charge applied to top ups made after 2012.</p> <table border="1"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Establishment charge with 0.5% renewal commission – Years 1 to 5</td> <td>1.25%</td> <td>1.00%</td> <td>0.75%</td> <td>0.50%</td> <td>0.25%</td> <td>0.00%</td> </tr> <tr> <td>Establishment charge with 0% renewal commission – Year 1</td> <td>1.25%</td> <td>1.00%</td> <td>0.75%</td> <td>0.50%</td> <td>0.25%</td> <td>0.00%</td> </tr> <tr> <td>Establishment charge with 0% renewal commission – Years 2 to 5</td> <td>0.75%</td> <td>0.50%</td> <td>0.25%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table>	Commission Rate	5%	4%	3%	2%	1%	0%	Establishment charge with 0.5% renewal commission – Years 1 to 5	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	Establishment charge with 0% renewal commission – Year 1	1.25%	1.00%	0.75%	0.50%	0.25%	0.00%	Establishment charge with 0% renewal commission – Years 2 to 5	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	<ul style="list-style-type: none"> Personalised Contract Schedule provided postsale Personalised Illustration
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<p>Bonus Additions</p>	<p>This is a “negative charge” i.e. units are added to the Bond rather than deducted from the Bond.</p> <p>A percentage of fund value is added to the Bond each month. Note that where multiple premiums are paid, different percentages may apply to the different premiums.</p> <p>The Bonus Addition depends on the level of commission taken as shown below.</p> <p>0.5% Renewal commission</p> <table border="1" data-bbox="359 927 1211 1252"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Bonus addition – Years 1 to 5</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Bonus additions – Year 6 onwards</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> </tr> </tbody> </table> <p>0% Renewal commission</p> <table border="1" data-bbox="359 1323 1211 1753"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Bonus addition – Year 1</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Bonus addition – Years 2 to 5</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.25%</td> <td>0.50%</td> </tr> <tr> <td>Bonus additions – Year 6 onwards</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> </tr> </tbody> </table>	Commission Rate	5%	4%	3%	2%	1%	0%	Bonus addition – Years 1 to 5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Bonus additions – Year 6 onwards	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	Commission Rate	5%	4%	3%	2%	1%	0%	Bonus addition – Year 1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Bonus addition – Years 2 to 5	0.00%	0.00%	0.00%	0.00%	0.25%	0.50%	Bonus additions – Year 6 onwards	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	<ul style="list-style-type: none"> • Personalised Contract Schedule provided postsale • Personalised Illustration
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<p>Annual Management Charge (AMC)</p>	<p>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.</p>	<ul style="list-style-type: none"> • Fund Factsheets 																																																	

Charge type	Charge level	Further information available
Other Fund costs	<p>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.</p> <p>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.</p>	<ul style="list-style-type: none"> • Fund Factsheet
Administration Charge	£4.66 per month (subject to annual review)	<ul style="list-style-type: none"> • Contract Conditions
Switch Charges	First 20 switches in any 12-month period are free. After that each switch charge is £18.82, €28.23 and \$28.23 (note this charge may be reviewed annually)	<ul style="list-style-type: none"> • Contract Conditions
Protection Charges	<p>Protection cover charges are levied monthly to maintain the protection cover that the Bond is providing.</p> <p>Protection cover charges (calculated monthly) are based on the following factors:</p> <ul style="list-style-type: none"> • 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 as stated at outset • The type of protection cover chosen • The mortality/morbidity rates appropriate to the life assured • The sum at risk during the month <p>Where the sum at risk during the month is the amount by which the sum assured exceeds the encashment value of the Bond on the monthly charge calculation date.</p>	<ul style="list-style-type: none"> • Contract Conditions

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Early Cash-In	<p>An Early Cash-In Charge applies for a period of five years from the date of any premiums paid into the Bond. Note that where multiple premiums are paid, different percentages may apply to the different premiums. For withdrawals within the first five-year period after a premium payment, an Encashment Charge is levied on the amount of the withdrawal.</p> <p>The level of encashment charges depends on the level of commission taken as shown below:</p> <table border="1"> <thead> <tr> <th>Initial Commission</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>9%</td> <td>9%</td> <td>8.75%</td> <td>7.5%</td> <td>6.25%</td> <td>5%</td> </tr> <tr> <td>Year 2</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> </tr> <tr> <td>Year 3</td> <td>6.75%</td> <td>6%</td> <td>5.25%</td> <td>4.5%</td> <td>3.75%</td> <td>3%</td> </tr> <tr> <td>Year 4</td> <td>4.50%</td> <td>4%</td> <td>3.50%</td> <td>3%</td> <td>2.50%</td> <td>2%</td> </tr> <tr> <td>Year 5</td> <td>2.25%</td> <td>2%</td> <td>1.75%</td> <td>1.5%</td> <td>1.25%</td> <td>1%</td> </tr> <tr> <td>Year 6</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> <p>For any premiums paid after 2012, the 0% commission column will apply.</p>	Initial Commission	5%	4%	3%	2%	1%	0%	Year 1	9%	9%	8.75%	7.5%	6.25%	5%	Year 2	9%	8%	7%	6%	5%	4%	Year 3	6.75%	6%	5.25%	4.5%	3.75%	3%	Year 4	4.50%	4%	3.50%	3%	2.50%	2%	Year 5	2.25%	2%	1.75%	1.5%	1.25%	1%	Year 6	0%	0%	0%	0%	0%	0%	<ul style="list-style-type: none"> Contract Conditions
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Year 5	2.25%	2%	1.75%	1.5%	1.25%	1%																																													
Year 6	0%	0%	0%	0%	0%	0%																																													

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

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