

# Product Charge Tables

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

## International Prudence Bond (Spain)

Charge type	Charge level	Further information available																
Allocation rate	<p>This is the percentage of the premium paid that is applied to the Bond at outset.</p> <p>For subsequent premiums the allocation rate that applies depends on the cumulative premiums paid.</p> <table border="1"> <thead> <tr> <th>Total Premium GBP</th> <th>Total Premium EUR</th> <th>Total Premium USD</th> <th>Allocation</th> </tr> </thead> <tbody> <tr> <td>&lt;£75,000</td> <td>&lt;€100,000</td> <td>&lt;\$125,000</td> <td>100%</td> </tr> <tr> <td>£75,000 – £149,999</td> <td>€100,000 – €199,999</td> <td>\$125,000 – \$249,999</td> <td>100.5%</td> </tr> <tr> <td>&gt;=£150,000</td> <td>&gt;=€200,000</td> <td>&gt;= \$250,000</td> <td>101.5%</td> </tr> </tbody> </table>	Total Premium GBP	Total Premium EUR	Total Premium USD	Allocation	<£75,000	<€100,000	<\$125,000	100%	£75,000 – £149,999	€100,000 – €199,999	\$125,000 – \$249,999	100.5%	>=£150,000	>=€200,000	>= \$250,000	101.5%	<ul style="list-style-type: none"> <li>• Fast Facts</li> <li>• Contract Schedule</li> <li>• Illustration</li> </ul>
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Establishment Charge	<p>For the first 5 years following any premium payment into the bond, 1.2% p.a. of the fund value relating to that premium is taken by unit deduction, quarterly in advance.</p>	<ul style="list-style-type: none"> <li>• Fast Facts</li> <li>• Contract Schedule</li> <li>• Illustration</li> </ul>																
Annual Management Charge (AMC)	<p>PruFund Range of Funds AMC = 1.2% p.a. by unit deduction, monthly in arrears.</p> <p>M&amp;G property Fund AMC = 1.6% and is implicit within the daily unit price.</p>	<ul style="list-style-type: none"> <li>• Fund Guide</li> <li>• Fund Factsheets</li> <li>• Statement of Charges</li> </ul>																

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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 Statement of Charges, and are included in the Other Ongoing Costs in the fund IOD.</p> <p>This may include transaction costs, which are incurred when a fund manager trades the investments in a fund (for example, makes a decision to sell one holding and buy another).</p>	<ul style="list-style-type: none"> <li>• Product KID and relevant Fund IOD</li> <li>• Statement of Charges</li> </ul>												
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"> <li>• Contract Schedule</li> </ul>												
Early Cash-In Charge	<p>An early cash in charge applies for a period of 5 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. The early cash in charge does not apply to regular withdrawals. The Early Cash-In Charge may also apply on death.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Early Cash-in Charge</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> </tr> <tr> <td>2</td> <td>8%</td> </tr> <tr> <td>3</td> <td>6%</td> </tr> <tr> <td>4</td> <td>4%</td> </tr> <tr> <td>5</td> <td>2%</td> </tr> </tbody> </table>	Year	Early Cash-in Charge	1	10%	2	8%	3	6%	4	4%	5	2%	<ul style="list-style-type: none"> <li>• Fast Facts</li> <li>• Contract Schedule</li> <li>• Contract Conditions</li> </ul>
Year	Early Cash-in Charge													
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