

Product Charge Tables

This document provides an overview of the standard charges and costs deducted 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.

Long Term Care Bond

Charge Type	Charge Level	Further Information available																																
Establishment Charge	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.	<ul style="list-style-type: none">• Personalised Contract Schedule issued post sale• Personalised Illustration																																
	There is no Establishment Charge applied to top ups made after 2012.																																	
	<table><tr><th>Commission Rate</th><th>6%</th><th>5%</th><th>4%</th><th>3%</th><th>2%</th><th>1%</th><th>0%</th></tr><tr><td>Establishment charge with 0.5% renewal commission – Years 1 to 5</td><td>1.75%</td><td>1.5%</td><td>1.25%</td><td>1%</td><td>0.75%</td><td>0.5%</td><td>0.25%</td></tr><tr><td>Establishment charge with 0% renewal commission – Year 1</td><td>1.75%</td><td>1.5%</td><td>1.25%</td><td>1%</td><td>0.75%</td><td>0.5%</td><td>0.25%</td></tr><tr><td>Establishment charge with 0% renewal commission – Years 2 to 5</td><td>1.25%</td><td>1%</td><td>0.75%</td><td>0.5%</td><td>0.25%</td><td>0%</td><td>0%</td></tr></table>		Commission Rate	6%	5%	4%	3%	2%	1%	0%	Establishment charge with 0.5% renewal commission – Years 1 to 5	1.75%	1.5%	1.25%	1%	0.75%	0.5%	0.25%	Establishment charge with 0% renewal commission – Year 1	1.75%	1.5%	1.25%	1%	0.75%	0.5%	0.25%	Establishment charge with 0% renewal commission – Years 2 to 5	1.25%	1%	0.75%	0.5%	0.25%	0%	0%
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Bonus Additions	<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><tr><th>Commission Rate</th><th>6%</th><th>5%</th><th>4%</th><th>3%</th><th>2%</th><th>1%</th><th>0%</th></tr><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><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><td>0.75%</td></tr></table> <p>0.0% Renewal commission</p> <table><tr><th>Commission Rate</th><th>6%</th><th>5%</th><th>4%</th><th>3%</th><th>2%</th><th>1%</th><th>0%</th></tr><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><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>0.00%</td><td>0.00%</td><td>0.25%</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><td>1.25%</td></tr></table>	Commission Rate	6%	5%	4%	3%	2%	1%	0%	Bonus addition – Years 1 to 5	0.00%	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%	0.75%	Commission Rate	6%	5%	4%	3%	2%	1%	0%	Bonus addition – Year 1	0.00%	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%	0.00%	0.00%	0.25%	Bonus additions – Year 6 onwards	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	<ul style="list-style-type: none">• Personalised Contract Schedule issued post sale• Personalised Illustration
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Annual Management Charge (AMC)	<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, makes a decision 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	<p>£3.63 per month (subject to annual review) if Bond started before 13 November 1998.</p> <p>£4.66 per month (subject to annual review) if Bond started after 28 July 1999.</p> <p>For Bonds started between 13 November 1998 and 28 July 1999 the charge will depend on what product version was taken out. Bonds with Policy Conditions Reference (available in the Contract Schedule) of SAE/LTC/004 are subject to the £3.63 per month current charge. Bonds with Policy Conditions Reference SAE/LTC/005 are subject to the £4.66 per month current charge.</p>	<ul style="list-style-type: none"> Contract Conditions
Switch Charge	<p>The first 20 switches in any 12 month period are free.</p> <p>After that the switch charge is £18.82, €28.23 and \$28.23 (note this charge may be reviewed annually).</p>	<ul style="list-style-type: none"> Contract Conditions

Charge Type	Charge Level	Further Information available
Protection Charges	<p>Long Term Care (LTC) cover charges are levied monthly to maintain the LTC cover the Bond is providing. These charges also maintain Respite Care cover and Assistive Devices benefit on Bonds which have these benefits.</p> <p>For Bonds issued from 28 July 1999 (or between 13 November 1998 and 28 July 1999 and with Policy Condition Reference SAE/LTC/005), the charges cease on the policy anniversary following the life assured reaching age 95 if an LTC claim has not arisen, or earlier if the insured life dies or a LTC claim arises before age 95. For Bonds issued prior to 13 November 1998 (or between 13 November 1998 and 28 July 1999 and with Policy Condition Reference SAE/LTC/004), the LTC charge is taken until the insured life dies or an LTC claim arises in respect of that individual.</p> <p>LTC cover charges are based on the following factors:</p> <ul style="list-style-type: none"> • The insured individual's age at the preceding policy anniversary • The amount of LTC sum assured during the month • The type of LTC sum assured i.e. whether level or escalating • The type of LTC cover i.e. whether Care cover or Accelerated care cover (where available) • The morbidity / risk rate appropriate to the insured individual's age, type of cover and type of sum assured. <p>A Life cover charge is taken each month on any Bond which availed of an Enhanced Death Benefit ("EDB"). The charge is calculated by applying the appropriate mortality rate for the age, gender and smoking habits of the life assured to the sum at risk. The sum at risk is the excess of the EDB sum assured over the Standard Death Benefit.</p>	<ul style="list-style-type: none"> • Contract Conditions

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Early Cash-In Charge	<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><tr><th>Initial commission</th><th>6%</th><th>5%</th><th>4%</th><th>3%</th><th>2%</th><th>1%</th><th>0%</th></tr><tr><td>Year 1</td><td>10%</td><td>10%</td><td>9.25%</td><td>8%</td><td>6.75%</td><td>5.5%</td><td>4.25%</td></tr><tr><td>Year 2</td><td>10%</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>8.25%</td><td>7.5%</td><td>6.75%</td><td>6%</td><td>5.25%</td><td>4.5%</td><td>3.75%</td></tr><tr><td>Year 4</td><td>5.5%</td><td>5%</td><td>4.5%</td><td>4%</td><td>3.5%</td><td>3%</td><td>2.5%</td></tr><tr><td>Year 5</td><td>2.75%</td><td>2.5%</td><td>2.25%</td><td>2%</td><td>1.75%</td><td>1.5%</td><td>1.25%</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><td>0%</td></tr></table> <p>For any premiums paid after 2012, the 0% commission column will apply.</p>	Initial commission	6%	5%	4%	3%	2%	1%	0%	Year 1	10%	10%	9.25%	8%	6.75%	5.5%	4.25%	Year 2	10%	9%	8%	7%	6%	5%	4%	Year 3	8.25%	7.5%	6.75%	6%	5.25%	4.5%	3.75%	Year 4	5.5%	5%	4.5%	4%	3.5%	3%	2.5%	Year 5	2.75%	2.5%	2.25%	2%	1.75%	1.5%	1.25%	Year 6+	0%	0%	0%	0%	0%	0%	0%	<ul style="list-style-type: none">Personalised Contract Schedule issued post salePersonalised Illustration
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Year 3	8.25%	7.5%	6.75%	6%	5.25%	4.5%	3.75%																																																			
Year 4	5.5%	5%	4.5%	4%	3.5%	3%	2.5%																																																			
Year 5	2.75%	2.5%	2.25%	2%	1.75%	1.5%	1.25%																																																			
Year 6+	0%	0%	0%	0%	0%	0%	0%																																																			

A Bond 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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