

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 2023.

Prudential Onshore Portfolio Bond (Life & CRO)

| Charge type | Charge level | Further information available |
|-------------------------------------|--|--|
| Ongoing Product Charge | 0.40% each year, taken as a percentage of the value of assets linked to the bond before any outstanding bond charges, any negative balance in the cash account or adviser charges are taken into account. | <ul style="list-style-type: none"> Personalised Contract Schedule provided post sale Annual Statement Contract Conditions |
| Administration and Operation Charge | This charge reflects our costs in procuring the custody, administration and operational services from the Platform in relation to the bond. The level of these charges will be as set out in the Platform Terms and Conditions. | <ul style="list-style-type: none"> Personalised Illustration Annual Statement Platform Terms and Conditions |
| Interim Valuation Charge | £33.54 (subject to annual review). Applies for providing valuation statements requested as at any date other than the annual bond valuation date. | <ul style="list-style-type: none"> Statement of Charges |
| Expenses | Where expenses such as dealing costs, taxes, duties, levies or charges are incurred, an amount is deducted every month to cover them. This includes a deduction to cover tax we pay to HM Revenue & Customs on the growth and income of assets held within the bond. It is calculated monthly and when assets are sold, based on the value of assets held in the bond and it is applied monthly. | <ul style="list-style-type: none"> Annual Statement Contract Conditions |
| Discretionary Fund Manager Charge | Where a Discretionary Fund Manager has been appointed in respect of the bond, we will deduct an amount from the bond to cover the fees that we pay to the Discretionary Fund Manager in relation to the bond. | <ul style="list-style-type: none"> Personalised Illustration Annual Statement Contract Conditions |

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|-----------------|--|--|
| Asset Charges | <p>Initial: This charge is applied to an underlying asset which is held in the form of units or shares in investment funds, and where the asset has different buying and selling prices.</p> <p>Yearly: This combines the Annual Management Charge and further costs deducted from an underlying asset by the investment management organisation where that asset is held in the form of units or shares in investment funds.</p> <p>Transaction costs: 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>Performance fees: In some funds the fund managers are paid a fee depending on how they perform.</p> | <ul style="list-style-type: none"> • Relevant Fund Manager's Key Investor Information Document(s) KIID • Fund Factsheets • Asset Terms and Conditions |
| 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 (OAC) • 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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