

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.

Building Society Bond

| Charge type | Charge level | Further information available | | | | | | | | | | | | | | | | | | |
|---|--|---|---|--|--------|------------|------------|-------------|------------|------------|-------------|------------|------------|--------------|------------|------------|----------|------------|------------|---|
| Growth Margin Charge (including Fund Management Charge) | <p>This charge applies if invested in a Building Society Fund. The charge is an annual percentage of fund value, and depends on the interest basis chosen as shown below.</p> <p>The level of charge can vary but never higher than the charges noted here.</p> <table border="1"> <thead> <tr> <th>Value of the Building Society Fund Investment within the Bond (GBP)</th> <th>Maximum Annualised Rate of Charge (Annual Interest)</th> <th>Maximum Annualised Rate of Charge (Quarterly Interest)</th> </tr> </thead> <tbody> <tr> <td>< £10k</td> <td>1.95% p.a.</td> <td>2.05% p.a.</td> </tr> <tr> <td>£10k – £25k</td> <td>1.45% p.a.</td> <td>1.55% p.a.</td> </tr> <tr> <td>£25k – £50k</td> <td>1.20% p.a.</td> <td>1.30% p.a.</td> </tr> <tr> <td>£50k – £250k</td> <td>1.05% p.a.</td> <td>1.15% p.a.</td> </tr> <tr> <td>>= £250k</td> <td>0.95% p.a.</td> <td>1.05% p.a.</td> </tr> </tbody> </table> <p>If the Bond is fully converted by switching out of the Building Society Funds this charge will cease.</p> | Value of the Building Society Fund Investment within the Bond (GBP) | Maximum Annualised Rate of Charge (Annual Interest) | Maximum Annualised Rate of Charge (Quarterly Interest) | < £10k | 1.95% p.a. | 2.05% p.a. | £10k – £25k | 1.45% p.a. | 1.55% p.a. | £25k – £50k | 1.20% p.a. | 1.30% p.a. | £50k – £250k | 1.05% p.a. | 1.15% p.a. | >= £250k | 0.95% p.a. | 1.05% p.a. | <ul style="list-style-type: none"> Bond Conditions Booklet |
| Value of the Building Society Fund Investment within the Bond (GBP) | Maximum Annualised Rate of Charge (Annual Interest) | Maximum Annualised Rate of Charge (Quarterly Interest) | | | | | | | | | | | | | | | | | | |
| < £10k | 1.95% p.a. | 2.05% p.a. | | | | | | | | | | | | | | | | | | |
| £10k – £25k | 1.45% p.a. | 1.55% p.a. | | | | | | | | | | | | | | | | | | |
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| Charge type | Charge level | Further information available | | | | | | | | | | |
|-------------------|---|---|--|-------------------|---------|-----------------|---|-----------------|---|-----------------|-----|-----------|
| Encashment Charge | Withdrawal of capital will incur a penalty in proportion to the amount withdrawn as follows: | <ul style="list-style-type: none"> Bond Conditions Booklet | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Year of withdrawal (from date of investment)</th> <th>Encashment Charge</th> </tr> </thead> <tbody> <tr> <td>1 and 2</td> <td>3 months growth</td> </tr> <tr> <td>3</td> <td>2 months growth</td> </tr> <tr> <td>4</td> <td>1 months growth</td> </tr> <tr> <td>5 +</td> <td>No Charge</td> </tr> </tbody> </table> | | Year of withdrawal (from date of investment) | Encashment Charge | 1 and 2 | 3 months growth | 3 | 2 months growth | 4 | 1 months growth | 5 + | No Charge |
| | Year of withdrawal (from date of investment) | | Encashment Charge | | | | | | | | | |
| | 1 and 2 | | 3 months growth | | | | | | | | | |
| | 3 | | 2 months growth | | | | | | | | | |
| | 4 | | 1 months growth | | | | | | | | | |
| 5 + | No Charge | | | | | | | | | | | |

Fully or partially converted Building Society Bonds

If your client has fully or partially converted their Bond to the wider investment basis then the charges on the converted part of the Bond will be the charges that apply to the Personal Investment Bond product. These are detailed in the Product Charge Document for that product, which can be found at www.pruadviser.co.uk/products/legacy-products/

www.prudential-international.com

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