

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 (Belgium)

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><£50,000</td> <td><€75,000</td> <td><\$75,000</td> <td>100%</td> </tr> <tr> <td>£50,000 – £99,999</td> <td>€75,000 – €149,999</td> <td>\$75,000 – \$149,999</td> <td>101.5%</td> </tr> <tr> <td>>=£100,000</td> <td>>=€150,000</td> <td>>=\$150,000</td> <td>102.5%</td> </tr> </tbody> </table>	Total Premium GBP	Total Premium EUR	Total Premium USD	Allocation	<£50,000	<€75,000	<\$75,000	100%	£50,000 – £99,999	€75,000 – €149,999	\$75,000 – \$149,999	101.5%	>=£100,000	>=€150,000	>=\$150,000	102.5%	<ul style="list-style-type: none"> • Product Information Sheet • Contract Schedule • Illustration
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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"> • Product Information Sheet • Contract Schedule • Illustration 																

Charge type	Charge level	Further information available
Annual Management Charge (AMC)	<p>With Profits Funds: AMC = 1.2% p.a. of fund value.</p> <p>Other Funds: The AMC depends on the funds selected. Charges range from 0.95% p.a. to 1.90% 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"> ● Product Information Sheet
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 Factsheets.</p> <p>These may also 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"> ● Product Information Sheet ● Fund Factsheet
Annual Growth Reward	<p>0.2% p.a. of bond value, starting in policy year six, applied at end of each and every policy year that no withdrawals are made from the bond.</p> <p>This is a "negative charge" i.e. units are added to the Bond rather than deducted from the Bond.</p>	<ul style="list-style-type: none"> ● Product Information Sheet ● Contract Conditions

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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>Bonds taken out before 31/12/2005</th> <th>Bonds taken out before 01/01/2006</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> <td>4.5%</td> </tr> <tr> <td>2</td> <td>8%</td> <td>3.5%</td> </tr> <tr> <td>3</td> <td>6%</td> <td>3.0%</td> </tr> <tr> <td>4</td> <td>4%</td> <td>2.0%</td> </tr> <tr> <td>5</td> <td>2%</td> <td>1.0%</td> </tr> <tr> <td>6+</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Year	Bonds taken out before 31/12/2005	Bonds taken out before 01/01/2006	1	10%	4.5%	2	8%	3.5%	3	6%	3.0%	4	4%	2.0%	5	2%	1.0%	6+	0%	0%	<ul style="list-style-type: none"> • Contract Schedule • Product Information Sheet • Contract Conditions
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4	4%	2.0%																					
5	2%	1.0%																					
6+	0%	0%																					
Switch Charges	<p>First 20 switches in any 12 month period are free. After that each switch charge is £18.54, €27.81 and \$27.81 (note this charge may be reviewed annually)</p>	<ul style="list-style-type: none"> • Statement of Charges 																					

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