

PruFund Expected Growth Rates

International Prudence Bond

This document is for information only.

If you're not a financial adviser and there's anything you don't understand, then please get in touch with your adviser.

What are the Expected Growth Rates (EGR)?

We announce the EGR that apply to the PruFund Range of Funds every quarter.

The EGR is the annualised rate which will apply daily to increase the unit price of the fund. The Prudential Assurance Company Ltd Directors set the EGR quarterly, taking into account the expected long-term investment return on the assets of the fund.

The EGR shown on the table opposite, are gross of all charges, including Annual Management Charges, and are applicable from 26 May 2020.

Fund name	EGR (before charges)
PruFund Cautious (Euro) Fund and PruFund Protected Cautious (Euro) Fund	4.00% p.a.
PruFund Growth (Euro) Fund and PruFund Protected Growth (Euro) Fund	4.80% p.a.
PruFund Cautious (Sterling) Fund and PruFund Protected Cautious (Sterling) Fund	4.80% p.a.
PruFund Growth (Sterling) Fund and PruFund Protected Growth (Sterling) Fund	5.70% p.a.
PruFund Cautious (US Dollar) Fund and PruFund Protected Cautious (US Dollar) Fund	4.90% p.a.
PruFund Growth (US Dollar) Fund and PruFund Protected Growth (US Dollar) Fund	5.70% p.a.

Important Information about the Expected Growth Rates

The EGR set at each quarter date may be higher, the same or lower than those that apply at the start of your investment.

Also, there may be times where the unit price is adjusted which will impact the growth received. The overall return is affected by:

- › the amount of the investment,
- › the investment performance,
- › the period over which the bond has been invested and,
- › the charges applied.

For example, if we experience large investments in and out of the fund, we might not apply the smoothing process – this is known as suspension of smoothing. If this happens, the unit price will increase or decrease each day in line with the value of the underlying investments. Suspension of smoothing can be applied independently for each fund in the PruFund Range of Funds.

You should read the "**Guide to investing in the PruFund Range of Funds**" and the **Contract Conditions** for more information on how the EGR works.

You can also find more details in your Key Features Document.

Terms and conditions are available or you can give us a call on + 353 1 476 5000.

We might record your call to make sure our service is up to standard.



www.prudential-international.com

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