

Product Charge Tables

This document provides an overview of the standard charges and costs deducted and where you can go to get further information. This table is based on charges as at February 2021.

International Prudence Bond (France)

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><75,000</td> <td><€100,000</td> <td><\$125,000</td> <td>100%</td> </tr> <tr> <td>£75,000 – £149,999</td> <td>€100,000 – €199,999</td> <td>\$125,000 – \$199,999</td> <td>100.5%</td> </tr> <tr> <td>>=£150,000</td> <td>>=€200,000</td> <td>>\$200,000</td> <td>101.5%</td> </tr> </tbody> </table>	Total Premium GBP	Total Premium EUR	Total Premium USD	Allocation	<75,000	<€100,000	<\$125,000	100%	£75,000 – £149,999	€100,000 – €199,999	\$125,000 – \$199,999	100.5%	>=£150,000	>=€200,000	>\$200,000	101.5%	<ul style="list-style-type: none"> 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"> Contract Schedule Illustration 																

Charge Type	Charge Level	Further Information available
Annual Management Charge (AMC)	<p>With Profits Funds:</p> <p>AMC = 1.2% p.a. of fund value.</p> <p>PruFund Range of Funds:</p> <p>AMC = 1.2% p.a. by unit deduction, monthly in arrears. The AMC is implicit within the daily unit price.</p> <p>For 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"> • Fund Guide • Fund Factsheet • Statement of Charges
Other Fund costs	<p>There are other costs which aren't covered by the Annual Management Charge. 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 Statement of Charges, and are included in the Other Ongoing Costs in the fund IOD.</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).</p>	<ul style="list-style-type: none"> • Fund Factsheet • Product KID and relevant Fund IOD • Statement of Charges
PruFund Protected Fund – Guarantee Charges	<p>The PruFund Protected Funds have an additional annual charge for the guarantee. We take the charge monthly in arrears by cancelling units.</p>	<ul style="list-style-type: none"> • Contract Schedule

Charge Type	Charge Level	Further Information available														
Annual Growth Reward	<p>0.1% p.a. of bond value, applied at each policy anniversary if no withdrawals are made from the Bond in the previous policy year.</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"> Statement of Charges Contract Conditions 														
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 under the Life Assured option.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Early Cash-in Charge</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> </tr> <tr> <td>2</td> <td>8%</td> </tr> <tr> <td>3</td> <td>6%</td> </tr> <tr> <td>4</td> <td>4%</td> </tr> <tr> <td>5</td> <td>2%</td> </tr> <tr> <td>6+</td> <td>0%</td> </tr> </tbody> </table>	Year	Early Cash-in Charge	1	10%	2	8%	3	6%	4	4%	5	2%	6+	0%	<ul style="list-style-type: none"> Contract Schedule Contract Conditions
Year	Early Cash-in Charge															
1	10%															
2	8%															
3	6%															
4	4%															
5	2%															
6+	0%															
Switch charge	<p>First 20 switches in any 12 month period are free. After that each switch charge is £16.42, €24.63 or \$24.63 (note this charge may be reviewed annually).</p>	<ul style="list-style-type: none"> Statement of Charges 														

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