

# Charging options matrix

## Portfolio Account

	Establishment Charge Option	Initial Charge Option	Ongoing Charge Option – Establishment version	Ongoing Charge Option – Initial version
Allocation rate 100%	✓	Less the Initial Charge	✓	Less the Initial Charge
Establishment Charge (taken every 3 months for first 5 years after any premium)	£50,000 – £99,999 = 0.6% £100,000 – £299,999 = 0.5% £300,000 plus = 0.3% Add 0.25% for each 1% of commission taken. Charge based on premium.	✗	An establishment charge of 0.23% is added for each 1% initial commission taken. Charge based on greater of fund and premium.	✗
Initial Charge	✗	£50,000 – £99,999 = 2.50% £100,000 – £299,999 = 1.75% £300,000 plus = 1%	✗	For each 1% initial commission taken the allocation rate reduces by an equal amount.
Ongoing Charge (% of fund value per year, taken quarterly)	✗	✗	£50,000 – £249,999 = 0.7% £250,000 – £499,999 = 0.4% £500,000 – £999,999 = 0.2% £1,000,000 plus = 0.15%	£50,000 – £249,999 = 0.7% £250,000 – £499,999 = 0.4% £500,000 – £999,999 = 0.2% £1,000,000 plus = 0.15%
Admin charge of £126.26 (from Jan 2017*) per quarter	✓	✓	✗	✗
Surrender penalty	Outstanding Establishment Charge	✗	Outstanding Establishment Charge	✗
Additional Discretionary Asset Management charge of 0.1% each year as a percentage of the fund value, taken every 3 months	✓	✓	✓	✓
Safe custodian charge of 0.03% (% of fund value per year, taken quarterly, external funds only)	✓	✓	✓	✓
Custodian settlement fee of £20** (per purchase or sale, external funds only)	✓	✓	✓	✓
Negative balance charge of LIBOR +3%	✓	✓	✓	✓
Telegraphic Transfer charge of £17**	✓	✓	✓	✓
Transaction charge per event of £25.71 (at Jan 2017*)	✓	✓	✓	✓
Charge for valuation statements requested outside quarterly valuations £109.81 (at Jan 2017*)	✓	✓	✓	✓

Our charges may vary in the future and they may be higher than they are now.

\* can change each year. \*\* can change from time to time.

Visit **[www.prudential-international.com](http://www.prudential-international.com)** to find out more about Portfolio Account. If £1 million or more is to be invested in bank deposits, the case has to be submitted to Prudential International for approval. Please contact your Account Manager for more information.



**[www.prudential-international.com](http://www.prudential-international.com)**

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2