



2017 Bonus Rates

International Prudence Bond

Prudential International Investment Bond

Shown below are the overall yields which combine regular and final bonuses. The rates represent the compounded annual yield applicable for each investment period. For example, for a client with an International Prudence Bond, invested in the Sterling With-Profits Fund in April 2003, the amount added to their fund on encashment would be equivalent to 6.65% a year. For top-up investments, the overall yield depends on the date the top-up was made, not the date of the original bond.

Prudential International Funds

Sterling With-Profits Fund

Applicable to With-Profits Sub-Fund (Sterling) and PAC Sterling With Profits Fund (from 1 March 2017)

Date of investment	IPB overall yield* (p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2017 – 28 February 2018	3.30	3.30
1 March 2016 – 28 February 2017	4.30	4.30
1 March 2015 – 29 February 2016	4.50	4.50
1 March 2014 – 28 February 2015	4.80	4.80
1 March 2013 – 28 February 2014	5.15	5.15
1 March 2012 – 28 February 2013	6.00	6.00
1 March 2011 – 29 February 2012	5.75	N/A
1 March 2010 – 28 February 2011	6.00	N/A
1 March 2009 – 28 February 2010	7.30	N/A
1 March 2008 – 28 February 2009	5.60	N/A
1 March 2007 – 29 February 2008	4.45	N/A
1 March 2006 – 28 February 2007	4.70	N/A
1 March 2005 – 28 February 2006	5.30	N/A
1 March 2004 – 28 February 2005	6.30	N/A
1 March 2003 – 29 February 2004	6.65	N/A
1 March 2002 – 28 February 2003	6.75	N/A

Euro With-Profits Fund

Applicable to With Profits Sub-Fund (Euro) and PAC Euro With-Profits (from 1 March 2017)

Date of investment	IPB overall yield* (p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2017 – 28 February 2018	2.65	2.65
1 March 2016 – 28 February 2017	2.65	2.65
1 March 2015 – 29 February 2016	2.85	2.85
1 March 2014 – 28 February 2015	3.35	3.35
1 March 2013 – 28 February 2014	3.85	3.85
1 March 2012 – 28 February 2013	5.20	5.20
1 March 2011 – 29 February 2012	4.65	N/A
1 March 2010 – 28 February 2011	4.60	N/A
1 March 2009 – 28 February 2010	5.40	N/A
1 March 2008 – 28 February 2009	4.10	N/A
1 March 2007 – 29 February 2008	2.85	N/A
1 March 2006 – 28 February 2007	2.90	N/A
1 March 2005 – 28 February 2006	3.50	N/A
1 March 2004 – 28 February 2005	4.15	N/A
1 March 2003 – 29 February 2004	4.40	N/A
1 March 2002 – 28 February 2003	3.95	N/A

US Dollar With-Profits Fund

Applicable to With-Profits Sub-Fund (Dollar) and PAC Dollar With-Profits Fund (from 1 March 2017)

Date of investment	IPB overall yield* (p.a. compound) (%)	PIIB overall yield* (p.a. compound) (%)
1 March 2017 – 28 February 2018	2.65	2.65
1 March 2016 – 28 February 2017	2.65	2.65
1 March 2015 – 29 February 2016	2.85	2.85
1 March 2014 – 28 February 2015	3.35	3.35
1 March 2013 – 28 February 2014	4.25	4.25
1 March 2012 – 28 February 2013	5.05	5.05
1 March 2011 – 29 February 2012	5.10	N/A
1 March 2010 – 28 February 2011	5.60	N/A
1 March 2009 – 28 February 2010	6.15	N/A
1 March 2008 – 28 February 2009	3.45	N/A
1 March 2007 – 29 February 2008	2.95	N/A
1 March 2006 – 28 February 2007	3.00	N/A
1 March 2005 – 28 February 2006	3.60	N/A
1 March 2004 – 28 February 2005	3.95	N/A
1 March 2003 – 29 February 2004	4.35	N/A
1 March 2002 – 28 February 2003	4.75	N/A

The PAC With-Profits Funds and the PIA With-Profits Funds are invested in the same Sub-Fund of PAC's long-term fund and receive the same bonuses. The bonus history shown is for the stated PIA With-Profits Sub-Fund and reflects the investment in the underlying Prudential Defined Charge Participating Sub-Fund. The asset mix for PIA With-Profits Sub-Funds and the PAC With-Profits Funds is identical.

Regular bonus (currently Sterling 2.00% p.a.[†], Euro 1.50% p.a.[†], US Dollar 1.50% p.a.[†], effective from 01/03/2017) is added on a daily basis through increases to the unit price. On encashment a final bonus may be added and the total value of units will then reflect the overall yields shown in these tables.

- * Overall yields are for single premiums and apply from the relevant dates of investment to units encashed from 01/03/2017 until further notice. Where applicable, they make no allowance for Establishment Charge, Allocation Rate, Early Cash-In Charge, Fund Switch Charge or Market Value Reduction.
- † PAC reserves the right to reduce or remove bonus at any time without warning. Bonus rates will be reviewed at least annually.

Important information

Past performance is not a reliable indicator of future performance. The rate of future bonuses in the PAC With-Profits Fund and therefore the rate of growth in the unit price cannot be guaranteed.

Final bonus may vary and is not guaranteed.

