

PruFund Expected Growth Rates

International Prudence Bond

This document is for information purposes only. If you are not a financial adviser and there is terminology included that you would like to discuss, then please contact your adviser.

We announce the Expected Growth Rates (EGR) that apply to the PruFund Range of Funds every quarter. The EGR is the annualised rate which will be applied daily to increase the unit price of the fund. They are set quarterly by the Prudential Assurance Company Ltd Directors, having regard to the expected long-term investment return on the assets of the fund. The EGR quoted, are shown gross of all charges, including Annual Management Charges, and are applicable from November 2016.

Fund name	EGR (before charges)
PruFund Cautious (Euro) Fund and PruFund Protected Cautious (Euro) Fund	4.80% p.a.
PruFund Growth (Euro) Fund and PruFund Protected Growth (Euro) Fund	5.30% p.a.
PruFund Cautious (Sterling) Fund and PruFund Protected Cautious (Sterling) Fund	5.50% p.a.
PruFund Growth (Sterling) Fund and PruFund Protected Growth (Sterling) Fund	6.20% p.a.
PruFund Cautious (US Dollar) Fund and PruFund Protected Cautious (US Dollar) Fund	6.00% p.a.
PruFund Growth (US Dollar) Fund and PruFund Protected Growth (US Dollar) Fund	6.60% 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 applying at the start of your investment.

In addition, there may be times where the unit price may be adjusted which will impact the growth received. The overall return achieved is affected by the amount of the investment, investment performance, the period over which the bond has been invested and the charges applying.

In certain circumstances, for example if we experience large investments into, or withdrawals from the fund, we may not apply the smoothing process – this is known as suspension of smoothing. If this happens, the unit price will increase or decrease daily 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 refer to the "Guide to investing in the PruFund Range of Funds" and the Contract Conditions for more information on how the EGR work.

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

Full terms and conditions are available on request from Prudential International by calling + 353 1 476 5000.

Calls may be monitored or recorded for security, quality purposes, staff training and/or dispute resolution.



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