



Fast Facts

International Prudence Bond (Spain)

Product features	
Minimum investment	€25,000, £20,000 or US \$35,000.
Maximum investment	The maximum total investment across the PruFund Range of Funds is €1,500,000, £1,000,000 or US \$1,500,000. There is no maximum for the M&G Property Fund.
Top-ups allowed	Yes. Please note top-ups are not allowed into a PruFund Protected Fund. All top-ups will have the same fund split as the initial investment.
Minimum additional investment (top-ups)	€20,000, £15,000 or US \$25,000.
Cumulative allocation rate on top-ups	Yes.
Funds availability	<ul style="list-style-type: none"> ➤ PruFund Range of Funds available in a choice of Euro, Sterling and US Dollar denomination ➤ M&G Property Fund You can only invest in one currency version of the PruFund Range of Funds.
PruFund Quarter Dates for Expected Growth Rate (EGR) change and auto switch from PruFund Accounts to corresponding Funds	<ul style="list-style-type: none"> ➤ 25 February ➤ 25 May ➤ 25 August ➤ 25 November Or the next valid working day. The same EGR will apply to both a PruFund Fund and the corresponding PruFund Account.
PruFund Protected Funds – guarantee	The PruFund Protected Funds include a guarantee that takes effect on a selected anniversary of your bond. The guarantee will restore the value of the Guaranteed Minimum Fund (GMF) if it has fallen below the GMF. The GMF is equal to the amount invested in the relevant PruFund Account (after enhancements and charges), reduced proportionately for any withdrawals taken.
Switching between funds	No, you cannot switch between funds.
Withdrawal options	<ul style="list-style-type: none"> ➤ Fixed amount ➤ % of bond value ➤ % of total amount invested
Regular withdrawals	<ul style="list-style-type: none"> ➤ Every month ➤ Every six months ➤ Every three months ➤ Every 12 months Withdrawals are made proportionately from units purchased by initial premium and any subsequent top-ups and evenly across all policies in the bond.

PruFund Range of Funds Annual Management Charge	1.2% p.a. by unit deduction, monthly in arrears.														
M&G Property Fund Annual Management Charge	The AMC is 1.6% and is implicit within the daily unit price. Additional expenses in running this type of fund are also incurred and these are currently estimated to be 0.60% every year. These additional expenses may vary in future.														
Establishment Charge	0.3% of fund value each quarter during years 1-5 of any investment into the bond by unit deduction. The Establishment Charge is deducted each quarter in advance for the first five years from the date of any payment into the bond. The balance of any outstanding establishment charges is also due on surrender.														
PruFund Protected Funds – Guarantee Charges	The PruFund Protected Funds have an additional charge for the guarantee. The current charge is shown in the document "PruFund Range of Funds: Guarantee options" (IPBS10167). We take the charge monthly in arrears by cancelling units.														
Allocation rates	<table><tr><th>100.0%</th><th>100.5%</th><th>101.5%</th></tr><tr><td>€25,000 – €99,999</td><td>€100,000 – €199,999</td><td>€200,000 or more</td></tr><tr><td>£20,000 – £74,999</td><td>£75,000 – £149,999</td><td>£150,000 or more</td></tr><tr><td>US \$35,000 – US \$124,999</td><td>US \$125,000 – US \$249,999</td><td>US \$250,000 or more</td></tr></table>			100.0%	100.5%	101.5%	€25,000 – €99,999	€100,000 – €199,999	€200,000 or more	£20,000 – £74,999	£75,000 – £149,999	£150,000 or more	US \$35,000 – US \$124,999	US \$125,000 – US \$249,999	US \$250,000 or more
100.0%	100.5%	101.5%													
€25,000 – €99,999	€100,000 – €199,999	€200,000 or more													
£20,000 – £74,999	£75,000 – £149,999	£150,000 or more													
US \$35,000 – US \$124,999	US \$125,000 – US \$249,999	US \$250,000 or more													
Early Cash-In Charge	<div><div><div>➤ 1st year of any investment 10.0%</div><div>➤ 2nd year of any investment 8.0%</div><div>➤ 3rd year of any investment 6.0%</div></div><div><div>➤ 4th year of any investment 4.0%</div><div>➤ 5th year of any investment 2.0%</div><div>➤ 6th year of any investment and beyond 0.0%</div></div></div> <p>An Early Cash-In Charge applies for the first five years from the date of any investment into the bond except for regular withdrawals. The Early Cash-In Charge may also apply on death.</p>														



www.prudential-international.com

The registered office of Prudential International is in Ireland at Montague House, Adelaide Road, Dublin 2. Prudential International is a marketing name of Prudential International Assurance plc, a life assurance company operating from Ireland. Registration No. 209956. Telephone number + 353 1 476 5000. Prudential International Assurance plc is authorised by the Central Bank of Ireland.