



Product Charge Tables

This document provides an overview of the standard charges and costs deducted where you can go to get further information. Note that some charges are subject to change and the charges detailed below are accurate as at February 2021.

Personal Investment Bond

Charge Type	Charge Level	Further Information available																												
Establishment Charge	For the first 5 years following any premium payment into the bond, a percentage of the fund value relating to that premium is taken as Establishment Charges. The rate of the charge depends on the level of commission taken as shown below.	<ul style="list-style-type: none"> Personalised Contract Schedule issued post sale Personalised Illustration 																												
	There is no Establishment Charge applied to top ups made after 2012.																													
	<table border="1"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Establishment charge with 0.5% renewal commission – Years 1 to 5</td> <td>0.75%</td> <td>0.50%</td> <td>0.25%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Establishment charge with 0% renewal commission – Year 1</td> <td>0.75%</td> <td>0.50%</td> <td>0.25%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> <tr> <td>Establishment charge with 0% renewal commission – Years 2 to 5</td> <td>0.25%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table>		Commission Rate	5%	4%	3%	2%	1%	0%	Establishment charge with 0.5% renewal commission – Years 1 to 5	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	Establishment charge with 0% renewal commission – Year 1	0.75%	0.50%	0.25%	0.00%	0.00%	0.00%	Establishment charge with 0% renewal commission – Years 2 to 5	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
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Bonus Additions	<p>This is a "negative charge" i.e. units are added to the bond rather than deducted from the bond.</p> <p>A percentage of fund value is added to the bond each month. Note that where multiple premiums are paid, different percentages may apply to the different premiums.</p> <p>The Bonus Addition depends on the level of commission taken as shown below.</p> <p>0.5% Renewal commission</p> <table border="1"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Bonus addition – Years 1 to 5</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.25%</td> <td>0.50%</td> </tr> <tr> <td>Bonus additions – Year 6 onwards</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> <td>0.75%</td> </tr> </tbody> </table> <p>0% Renewal commission</p> <table border="1"> <thead> <tr> <th>Commission Rate</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Bonus addition – Year 1</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.25%</td> <td>0.50%</td> </tr> <tr> <td>Bonus addition – Years 2 to 5</td> <td>0.00%</td> <td>0.00%</td> <td>0.25%</td> <td>0.50%</td> <td>0.75%</td> <td>1.00%</td> </tr> <tr> <td>Bonus additions – Year 6 onwards</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> <td>1.25%</td> </tr> </tbody> </table>	Commission Rate	5%	4%	3%	2%	1%	0%	Bonus addition – Years 1 to 5	0.00%	0.00%	0.00%	0.00%	0.25%	0.50%	Bonus additions – Year 6 onwards	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	Commission Rate	5%	4%	3%	2%	1%	0%	Bonus addition – Year 1	0.00%	0.00%	0.00%	0.00%	0.25%	0.50%	Bonus addition – Years 2 to 5	0.00%	0.00%	0.25%	0.50%	0.75%	1.00%	Bonus additions – Year 6 onwards	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	<ul style="list-style-type: none"> Personalised Contract Schedule issued post sale Personalised Illustration
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Annual Management Charge (AMC)	<p>The AMC depends on the funds selected. Charges range from 1.50% p.a. to 2.10% 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 Factsheets 																																																	

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Other Fund costs	<p>There are other costs which aren't covered by the AMC. 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 Fund Factsheet.</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). These costs are generally small, with the average cost across the available fund range typically being less than 0.1%, though they can vary considerably from fund to fund.</p>	<ul style="list-style-type: none"> Fund Factsheet 																																																	
Administration Charge	£3.19 per month (subject to annual review)	<ul style="list-style-type: none"> Contract Conditions 																																																	
Early Cash-In Charge	<p>An early cash in charge applies for a period of 5 years from the date of any premium paid into the bond. Note that where multiple premiums are paid, different percentages may apply to the different premiums. For withdrawals within the first five-year period following a premium payment, an Encashment Charge is levied on the amount (if any) by which the value of units encashed in any 12-month period exceeds the greater of 5% of the encashment value of the bond and 5% of the premium.</p> <p>The level of encashment charges depends on the level of commission taken as shown below:</p> <table border="1"> <thead> <tr> <th>Initial commission</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>7.00%</td> <td>7.00%</td> <td>6.25%</td> <td>5.00%</td> <td>3.75%</td> <td>2.50%</td> </tr> <tr> <td>Year 2</td> <td>7.00%</td> <td>6.00%</td> <td>5.00%</td> <td>4.00%</td> <td>3.00%</td> <td>2.00%</td> </tr> <tr> <td>Year 3</td> <td>5.25%</td> <td>4.50%</td> <td>3.75%</td> <td>3.00%</td> <td>2.25%</td> <td>1.50%</td> </tr> <tr> <td>Year 4</td> <td>3.50%</td> <td>3.00%</td> <td>2.50%</td> <td>2.00%</td> <td>1.50%</td> <td>1.00%</td> </tr> <tr> <td>Year 5</td> <td>1.75%</td> <td>1.50%</td> <td>1.25%</td> <td>1.00%</td> <td>0.75%</td> <td>0.50%</td> </tr> <tr> <td>Year 6+</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table> <p>For any premiums paid after 2012, the 0% commission column will apply.</p>	Initial commission	5%	4%	3%	2%	1%	0%	Year 1	7.00%	7.00%	6.25%	5.00%	3.75%	2.50%	Year 2	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	Year 3	5.25%	4.50%	3.75%	3.00%	2.25%	1.50%	Year 4	3.50%	3.00%	2.50%	2.00%	1.50%	1.00%	Year 5	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	Year 6+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<ul style="list-style-type: none"> Contract Conditions
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Switch charge	Where a switch charge applies, the switch charge is £16.42, €24.63 or \$24.63 (note this charge may be reviewed annually)	<ul style="list-style-type: none"> Contract Conditions
Protection Charges	<p>A Life cover charge is taken each month on any PIB plan which availed of an Enhanced Death Benefit ("EDB"). The charge is calculated by applying the appropriate mortality rate for the age, gender and smoking habits of the life assured to the sum at risk.</p> <p>The sum at risk is the excess of the EDB Sum Assured over the standard death benefit.</p>	<ul style="list-style-type: none"> Contract Conditions

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