

Fund	Annual charge
Prosperity Asia Pacific Equity (previously Prosperity Pacific Basin Equity)	1.5%
Prosperity Balanced	1.5%
Prosperity Cash [^]	1.5%
Prosperity Cautious	1.5%
Prosperity Equity	1.5%
Prosperity Euro Global Liquidity	1.5%
Prosperity European Equity	1.5%
Prosperity Fixed Interest	1.5%
Prosperity International Equity	1.5%
Prosperity Japanese Equity	1.5%
Prosperity Managed	1.5%
Prosperity North American Equity	1.5%
Prosperity Property Portfolio	1.5%
Prosperity UK Equity	1.5%

[^] You can only switch out of this fund.

The value of your investment in a fund can go down as well as up and may also be affected by changes in currency exchange rates.

The asset mix of a fund may be reviewed. It may be changed in line with developments in the relevant markets. To help manage a fund, part of it may be held in cash and other money market instruments.

You'll probably be one of many investors in each fund you're invested in. Sometimes, in exceptional circumstances, we may wait before we carry out your request to switch your funds, transfer or cash in your policy.

This delay could be for up to a month. But for some funds, the delay could be longer, for example, if it's a property based fund, it may be up to 6 months because property and land can take longer to sell.

We may also change the pricing basis of a fund to reflect cashflows in and out. These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.

If we have to delay switching, transferring or cashing in, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

For up to date fund restrictions, see **Products and funds trading** (PTR)

Since July 2005, this gross Prosperity Bond is only open to policy owners adding an investment to their existing policy.



Remember that different funds have different levels of risk. We recommend you speak to your financial adviser before choosing or switching funds.

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