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## Commission Structures for Pensions, PRBs, PRSAs, ARFs, Savings & Investments



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# Regular Premium Pensions

- Dual Save
- RetireSmart Advice Plan – 0.75% AMC

# RetireSmart – Dual Save Option 20% - Special Offer

## Regular Contribution Commission Options – Version 1:

(Single contribution <€15,000, €3 p.m. policy fee applies)

| Commission |         |       | Allocation | AMC   | Standard RS Code | Indemnity RS code |
|------------|---------|-------|------------|-------|------------------|-------------------|
| Initial    | Renewal | Trail |            |       |                  |                   |
| Max 20%    | 0%      | 0%    | 100%       | 1%    | R6362 VRDU       | R6374 VRD6        |
| Max 20%    | 0%      | 0.25% | 100%       | 1.25% | R6366 VRDY       | R6378 VREA        |
| Max 20%    | 0%      | 0.5%  | 100%       | 1.5%  | R6370 VRD2       | R6382 VREE        |

### Important Notes for Dual Save Variations:

All Dual Save variations are only available if:

- For Personal Pensions, this is only available for policies submitted using Online Apply
- The Age Next Birthday at outset is less than or equal to 58, with a minimum term to NRA of ten years.
- Regular contributions are paid on a monthly basis.
- The monthly contribution is no less than €150 & no more than €5,000.

Dual Save Variations are available for fixed contributions only –

- The commission term in all cases is to the lower of age 68 next birthday and NRA+1. The commission multiplier in all cases is 1.5%.
- A four year commission clawback applies to regular contribution initial commission in all cases. Clawback will apply on surrender or contribution reduction / cessation during this period.
- Single contributions paid into all the regular contribution deals are allocated at 100% and pay 5% commission.
- Single contributions can only be made at policy set up where the client is less than 55 next birthday.
- A policy fee of €3 p.m. applies.
- 5/4/3/2/1% early surrender penalties apply.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided.

# RetireSmart – Dual Save Option

## Regular Contribution Commission Options – Version 1:

(Single contribution <€15,000, €3 p.m. policy fee applies)

| Commission |         |       | Allocation | AMC   | Standard RS Code | Indemnity RS code |
|------------|---------|-------|------------|-------|------------------|-------------------|
| Initial    | Renewal | Trail |            |       |                  |                   |
| Max 15%    | 0%      | 0%    | 100%       | 1%    | R6456 VRFY       | R6444 VRFL        |
| Max 15%    | 0%      | 0.25% | 100%       | 1.25% | R6457 VRFZ       | R6445 VRFM        |
| Max 15%    | 0%      | 0.5%  | 100%       | 1.5%  | R6458 VRFO       | R6446 VRFN        |
| Max 10%    | 0%      | 0%    | 101%       | 1%    | R6525 VRHM       | R6513 VRG3        |
| Max 10%    | 1%      | 0%    | 100%       | 1%    | R6528 VRHQ       | R6516 VRG6        |
| Max 10%    | 0%      | 0.25% | 101%       | 1.25% | R6526 VRHN       | R6514 VRG4        |
| Max 10%    | 1%      | 0.25% | 100%       | 1.25% | R6529 VRHR       | R6517 VRG7        |
| Max 10%    | 0%      | 0.5%  | 101%       | 1.5%  | R6527 VRHP       | R6515 VRG5        |
| Max 10%    | 1%      | 0.5%  | 100%       | 1.5%  | R6530 VRHS       | R6518 VRG8        |

### Important Notes for Dual Save Variations:

All Dual Save variations are only available if:

- The Age Next Birthday at outset is less than or equal to 58, with a minimum term to NRA of ten years.
- Regular contributions are paid on a monthly basis.
- The monthly contribution is no less than €150 & no more than €5,000.

Dual Save Variations are available for fixed contributions only – **Version 1:**

- The commission term in all cases is to the lower of age 68 next birthday and NRA+1. The commission multiplier in all cases is 1%.
- A four year commission clawback applies to regular contribution initial commission in all cases. Clawback will apply on surrender or contribution reduction / cessation during this period.
- Single contributions paid into all the regular contribution deals are allocated at 100% and pay 5% commission.
- Single contributions can only be made at policy set up where the client is less than 55 next birthday.
- A policy fee of €3 p.m. applies.
- 5/4/3/2/1% early surrender penalties apply.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided.

# RetireSmart – Dual Save Option

## Regular Contribution Commission Options – Version 2:

(Single contribution  $\geq$  €15,000, no policy fee applies)

| Commission |         |       | Allocation | AMC   | Standard RS Code | Indemnity RS code |
|------------|---------|-------|------------|-------|------------------|-------------------|
| Initial    | Renewal | Trail |            |       |                  |                   |
| Max 15%    | 0%      | 0%    | 100%       | 1%    | R6480 VRGM       | R6468 VRGA        |
| Max 15%    | 0%      | 0.25% | 100%       | 1.25% | R6481 VRGN       | R6469VRGB         |
| Max 15%    | 0%      | 0.5%  | 100%       | 1.5%  | R6482VRGP        | R6470 VRGC        |
|            |         |       |            |       |                  |                   |
| Max 10%    | 0%      | 0%    | 101%       | 1%    | R6546 VRH8       | R6537 VRHZ        |
| Max 10%    | 1%      | 0%    | 100%       | 1%    | R6549 VRIB       | R6540 VRH2        |
| Max 10%    | 0%      | 0.25% | 101%       | 1.25% | R6547 VRH9       | R6538 VRH0        |
| Max 10%    | 1%      | 0.25% | 100%       | 1.25% | R6550 VRIC       | R6541 VRH3        |
| Max 10%    | 0%      | 0.5%  | 101%       | 1.5%  | R6548 VRIA       | R6539 VRH1        |
| Max 10%    | 1%      | 0.5%  | 100%       | 1.5%  | R6551 VRID       | R6542 VRH4        |

### Important Notes for Dual Save Variations:

All Dual Save variations are only available if:

- The Age Next Birthday at outset is less than or equal to 58, with a minimum term to NRA of ten years.
- Regular contributions are paid on a monthly basis.
- The monthly contribution is no less than €150 & no more than €5,000.

Dual Save Variations are available for fixed contributions only – **Version 2:**

- The commission term in all cases is to the lower of age 68 next birthday and NRA+1. The commission multiplier in all cases is 1.5%.
- A four year commission clawback applies to regular contribution initial commission in all cases. Clawback will apply on surrender or contribution reduction / cessation during this period.
- Single contributions paid into all the regular contribution deals are allocated at 100% and pay 5% commission.
- Single contributions can only be made at policy set up where the client is less than 55 next birthday.
- No policy fee applies.
- 5/4/3/2/1% early surrender penalties apply.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided

# RetireSmart – Nil Commission Option

| Commission |         |       | Allocation | AMC   | Policy Fee | RS code    |
|------------|---------|-------|------------|-------|------------|------------|
| Initial    | Renewal | Trail |            |       |            |            |
| 0%         | 0%      | 0%    | 100%       | 1%    | Nil        | RS466 HRG9 |
| 0%         | 0%      | 0.25% | 100%       | 1.25% | Nil        | R2549 HRW9 |
| 0%         | 0%      | 0.5%  | 100%       | 1.5%  | Nil        | RS468 HRHB |

### Important notes for RetireSmart Advice commission variations:

- No early surrender penalties apply
- Bonus allocations do not apply
- Single contributions can be applied at any time.

# RetireSmart – Advice Plan – 0.75% AMC

## Regular Contribution Commission Options

| Commission |         |       | Allocation | AMC   | Policy Fee | Standard RS Code | Indemnity RS code | Surrender Penalties |
|------------|---------|-------|------------|-------|------------|------------------|-------------------|---------------------|
| Initial    | Renewal | Trail |            |       |            |                  |                   |                     |
| Max 10%    | 0%      | 0%    | 100%       | 0.75% | €3.50      | R6423 VRE3       | R6411 VRER        | 5/4/3/2/1%          |
| Max 10%    | 0%      | 0.25% | 100%       | 1%    | €3.50      | R6424 VRE4       | R6412 VRES        |                     |
| Max 10%    | 0%      | 0.5%  | 100%       | 1.25% | €3.50      | R6425 VRE5       | R6413 VRET        |                     |
|            |         |       |            |       |            |                  |                   |                     |
| 0%         | 0%      | 0%    | 100%       | 0.75% | €3.50      | R2192 HRV1       | -                 | Do not apply        |
| 0%         | 0%      | 0.25% | 100%       | 1%    | €3.50      | R4751 URVF       | -                 |                     |
| 0%         | 0%      | 0.5%  | 100%       | 1.25% | €3.50      | R4752 URVG       | -                 |                     |

### Important Notes for RetireSmart Advice (0.75% amc) variations:

- Initial commission options only available if the Age Next Birthday at outset is less than or equal to 58, with a minimum term to NRA of ten years.
- Min contribution of €1,800 per annum, max €60,000 per annum. Payments can be monthly, quarterly, half yearly or yearly.
- The initial commission multiplier in all cases is 1%. The commission term is to the lower of age 68 next and the NRA.
- The above commission variations are available for fixed contributions only.
- A four-year commission clawback applies to regular contribution initial commission. Clawback will apply on surrender or contribution reduction / cessation during this period.
- A policy fee of €3.50 per month applies.
- 5/4/3/2/1% early surrender penalties apply to the initial commission options above.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided.

# Single Premium Pensions

- 1% AMC Single Save
- 0.75% AMC Single Save
- Low AMC Pensions

# Single Save Pensions & PRBs – 1% AMC

| Age at next birthday | less than 55        | Up to age 60        | 60 or over          |
|----------------------|---------------------|---------------------|---------------------|
| Gross allocation     | SP Pensions and PRB | SP Pensions and PRB | SP Pensions and PRB |
|                      | 105%                | 104%                | 103%                |

## For clients aged less than 55 next birthday

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 100%       | R2085    | R2508 | R2086       | R2509 | R2087       | R2510 |
| 4.0%               | 101%       | R2388    | R2548 | R2355       | R2726 | R2356       | R2727 |
| 3.0%               | 102%       | R2316    | R2547 | R2317       | R2728 | R2318       | R2729 |
| 2.5%               | 102.5%     | R2314    | R2730 | R2315       | R2731 | R2278       | R2732 |
| 2.0%               | 103%       | R2435    | R2546 | R2436       | R2733 | R2437       | R2734 |
| 1.0%               | 104%       | R2438    | R2545 | R2439       | R2735 | R2440       | R2736 |
| 0%                 | 105%       | R2121    | R2544 | R2433       | R2737 | R2434       | R2738 |

## For clients aged less than 60 next birthday

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 99%        | R5194    | R5212 | R5195       | R5213 | R5196       | R5214 |
| 4.0%               | 100%       | R2450    | R3202 | R2451       | R3203 | R2452       | R3204 |
| 3.0%               | 101%       | R2812    | R3205 | R2813       | R3206 | R2814       | R3207 |
| 2.0%               | 102%       | R2447    | R3208 | R2448       | R3209 | R2449       | R3210 |
| 1.0%               | 103%       | R2444    | R3211 | R2445       | R3212 | R2446       | R3213 |
| 0%                 | 104%       | R2441    | R3214 | R2442       | R3215 | R2443       | R3216 |

## For clients aged 60 or over and amounts under €20,000

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 98%        | R5188    | R5206 | R5189       | R5207 | R5190       | R5208 |
| 4.0%               | 99%        | R5182    | R5200 | R5183       | R5201 | R5184       | R5202 |
| 3.0%               | 100%       | R2459    | R3217 | R2460       | R3218 | R2461       | R3219 |
| 2.0%               | 101%       | R2815    | R3220 | R2816       | R3221 | R2817       | R3222 |
| 1.0%               | 102%       | R2456    | R3223 | R2457       | R3224 | R2458       | R3225 |
| 0%                 | 103%       | R2453    | R3226 | R2454       | R3227 | R2455       | R3228 |

### Important notes for 1% AMC Single Save Pension variations:

- A minimum contribution of €20,000 applies for 105% and 104% gross allocation. Contributions below €20,000 will receive 103% gross allocation.
- Maximum age of entry of 55 next birthday applies for 105% gross allocation, 60 next for 104% gross & 103% gross applies for client aged 60 or more at entry.
- Minimum term of five years is required. 5/4/3/2/1 early penalties apply.

# Single Save Pensions & PRBs – 0.75% AMC

| Age at next birthday | less than 55        | Up to age 60        | 60 or over          |
|----------------------|---------------------|---------------------|---------------------|
| Gross allocation     | SP Pensions and PRB | SP Pensions and PRB | SP Pensions and PRB |
|                      | 103%                | 102%                | 101%                |

## For clients aged less than 55 next birthday

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 98%        | R7186    | R7356 | R7193       | R7363 | R7200       | R7370 |
| 4.5%               | 98.5%      | R7187    | R7357 | R7194       | R7364 | R7201       | R7371 |
| 4.0%               | 99%        | R7188    | R7358 | R7195       | R7365 | R7202       | R7372 |
| 3.5%               | 99.5%      | R7189    | R7359 | R7196       | R7366 | R7203       | R7373 |
| 3.0%               | 100%       | R3265    | R3401 | R3266       | R3402 | R3267       | R3403 |
| 2.5%               | 100.5%     | R7190    | R7360 | R7197       | R7367 | R7204       | R7374 |
| 2.0%               | 101%       | R3262    | R3398 | R3263       | R3399 | R3264       | R3400 |
| 1.5%               | 101.5%     | R7191    | R7361 | R7198       | R7368 | R7205       | R7375 |
| 1.0%               | 102%       | R3259    | R3395 | R3260       | R3396 | R3261       | R3397 |
| 0.5%               | 102.5%     | R7192    | R7362 | R7199       | R7369 | R7206       | R7376 |
| 0%                 | 103%       | R3256    | R3392 | R3257       | R3393 | R3258       | R3394 |

## For clients aged less than 60 next birthday

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 97%        | R7153    | R7323 | R7164       | R7334 | R7175       | R7345 |
| 4.5%               | 97.5%      | R7154    | R7324 | R7165       | R7335 | R7176       | R7346 |
| 4.0%               | 98%        | R7155    | R7325 | R7166       | R7336 | R7177       | R7347 |
| 3.5%               | 98.5%      | R7156    | R7326 | R7167       | R7337 | R7178       | R7348 |
| 3.0%               | 99%        | R7157    | R7327 | R7168       | R7338 | R7179       | R7349 |
| 2.5%               | 99.5%      | R7158    | R7328 | R7169       | R7339 | R7180       | R7350 |
| 2.0%               | 100%       | R7159    | R7329 | R7170       | R7340 | R7181       | R7351 |
| 1.5%               | 100.5%     | R7160    | R7330 | R7171       | R7341 | R7182       | R7352 |
| 1.0%               | 101%       | R7161    | R7331 | R7172       | R7342 | R7183       | R7353 |
| 0.5%               | 101.5%     | R7162    | R7332 | R7173       | R7343 | R7184       | R7354 |
| 0%                 | 102%       | R7163    | R7333 | R7174       | R7344 | R7185       | R7355 |

## For clients aged 60 or over and amounts under €20,000

| Initial Commission | Allocation | 0% trail |       | 0.25% trail |       | 0.50% trail |       |
|--------------------|------------|----------|-------|-------------|-------|-------------|-------|
|                    |            | Pension  | PRB   | Pension     | PRB   | Pension     | PRB   |
| 5.0%               | 96%        | R7120    | R7290 | R7131       | R7301 | R7142       | R7312 |
| 4.5%               | 96.5%      | R7121    | R7291 | R7132       | R7302 | R7143       | R7313 |
| 4.0%               | 97%        | R7122    | R7292 | R7133       | R7303 | R7144       | R7314 |
| 3.5%               | 97.5%      | R7123    | R7293 | R7134       | R7304 | R7145       | R7315 |
| 3.0%               | 98%        | R7124    | R7294 | R7135       | R7305 | R7146       | R7316 |
| 2.5%               | 98.5%      | R7125    | R7295 | R7136       | R7306 | R7147       | R7317 |
| 2.0%               | 99%        | R7126    | R7296 | R7137       | R7307 | R7148       | R7318 |
| 1.5%               | 99.5%      | R7127    | R7297 | R7138       | R7308 | R7149       | R7319 |
| 1.0%               | 100%       | R7128    | R7298 | R7139       | R7309 | R7150       | R7320 |
| 0.5%               | 100.5%     | R7129    | R7299 | R7140       | R7310 | R7151       | R7321 |
| 0%                 | 101%       | R7130    | R7300 | R7141       | R7311 | R7152       | R7322 |

### Important notes for 0.75% AMC Single Save Pension variations:

- A minimum contribution of €20,000 applies for 103% and 102% gross allocation. Contributions below €20,000 will receive 101% gross allocation.
- Maximum age of entry of 55 next birthday applies for 103% gross allocation, 60 next for 102% gross & 101% gross applies for client aged 60 or more at entry.
- Minimum term of five years is required. 5/4/3/2/1 penalties apply.

## Low AMC Pensions & PRBs – 0.5% & 0.6% AMC

| Base AMC 0.50% – minimum contribution €50,000 |                  |                  |                                               |         |       |                                 |
|-----------------------------------------------|------------------|------------------|-----------------------------------------------|---------|-------|---------------------------------|
| Initial Commission                            | Allocation Rate* | Trail Commission | Annual Management Charge (Inclusive of Trail) | Pension | PRB   | Early surrender Penalties       |
| 0%                                            | 101.5%           | 0%               | 0.5%                                          | R4060   | R4114 | 4/3/2/1%<br>in years<br>1/2/3/4 |
|                                               |                  | 0.25%            | 0.75%                                         | R4061   | R4083 |                                 |
|                                               |                  | 0.35%            | 0.85%                                         | R6270   | R6279 |                                 |
|                                               |                  | 0.5%             | 1%                                            | R4062   | R4115 |                                 |
|                                               |                  | 0.75%            | 1.25%                                         | R6091   | R6100 |                                 |
| 0.5%                                          | 101%             | 0%               | 0.5%                                          | R4063   | R4116 |                                 |
|                                               |                  | 0.25%            | 0.75%                                         | R4064   | R4084 |                                 |
|                                               |                  | 0.35%            | 0.85%                                         | R6269   | R6278 |                                 |
|                                               |                  | 0.5%             | 1%                                            | R4065   | R4117 |                                 |
|                                               |                  | 0.75%            | 1.25%                                         | R6092   | R6101 |                                 |
| 1%                                            | 100.5%           | 0%               | 0.5%                                          | R4066   | R4118 |                                 |
|                                               |                  | 0.25%            | 0.75%                                         | R4067   | R4085 |                                 |
|                                               |                  | 0.35%            | 0.85%                                         | R6268   | R6277 |                                 |
|                                               |                  | 0.5%             | 1%                                            | R4068   | R4119 |                                 |
|                                               |                  | 0.75%            | 1.25%                                         | R6093   | R6102 |                                 |
| 1.5%                                          | 100%             | 0%               | 0.5%                                          | R4069   | R4120 |                                 |
|                                               |                  | 0.25%            | 0.75%                                         | R4070   | R4086 |                                 |
|                                               |                  | 0.35%            | 0.85%                                         | R6267   | R6276 |                                 |
|                                               |                  | 0.5%             | 1%                                            | R4071   | R4121 |                                 |
|                                               |                  | 0.75%            | 1.25%                                         | R6094   | R6103 |                                 |

| Base AMC 0.60% – minimum contribution €50,000 |                  |                  |                                               |         |       |                                 |
|-----------------------------------------------|------------------|------------------|-----------------------------------------------|---------|-------|---------------------------------|
| Initial Commission                            | Allocation Rate* | Trail Commission | Annual Management Charge (Inclusive of Trail) | Pension | PRB   | Early surrender Penalties       |
| 0%                                            | 102%             | 0%               | 0.6%                                          | R4896   | R4911 | 4/3/2/1%<br>in years<br>1/2/3/4 |
|                                               |                  | 0.25%            | 0.85%                                         | R4901   | R4916 |                                 |
|                                               |                  | 0.35%            | 0.95%                                         | R7719   | R7744 |                                 |
|                                               |                  | 0.5%             | 1.1%                                          | R4906   | R4921 |                                 |
| 0.5%                                          | 101.5%           | 0%               | 0.6%                                          | R4897   | R4912 |                                 |
|                                               |                  | 0.25%            | 0.85%                                         | R4902   | R4917 |                                 |
|                                               |                  | 0.35%            | 0.95%                                         | R8043   | R8046 |                                 |
|                                               |                  | 0.5%             | 1.1%                                          | R4907   | R4922 |                                 |
| 1%                                            | 101%             | 0%               | 0.6%                                          | R4898   | R4913 |                                 |
|                                               |                  | 0.25%            | 0.85%                                         | R4903   | R4918 |                                 |
|                                               |                  | 0.35%            | 0.95%                                         | R8044   | R8047 |                                 |
|                                               |                  | 0.5%             | 1.1%                                          | R4908   | R4923 |                                 |
| 1.5%                                          | 100.5%           | 0%               | 0.6%                                          | R4899   | R4914 |                                 |
|                                               |                  | 0.25%            | 0.85%                                         | R4904   | R4919 |                                 |
|                                               |                  | 0.35%            | 0.95%                                         | R8045   | R8048 |                                 |
|                                               |                  | 0.5%             | 1.1%                                          | R4909   | R4924 |                                 |
| 2%                                            | 100%             | 0%               | 0.6%                                          | R4900   | R4915 |                                 |
|                                               |                  | 0.25%            | 0.85%                                         | R4905   | R4920 |                                 |
|                                               |                  | 0.35%            | 0.95%                                         | R7718   | R7743 |                                 |
|                                               |                  | 0.5%             | 1.1%                                          | R4910   | R4925 |                                 |

### Important notes for Low AMC Pension variations:

- Max age of entry 55 next birthday. Minimum 10 year term. Minimum premium is €50,000. 4/3/2/1 early penalties apply.

# Master Trust Executive Pension

- Option 1: 99% allocation, 1% AMC
- Option 2: 100% allocation, 1% AMC
- Option 3: 97% allocation, 0.75% AMC
- Option 4: 100% allocation, 0.75% AMC
- Option 5: 100% allocation, 0.85% AMC

# Master Trust Option 1

Regular Contribution Structures – 99% allocation, 1% base AMC

| Min Term | Max Initial Commission | Renewal | Policy Fee | Trail | Standard Code | Indemnity code |
|----------|------------------------|---------|------------|-------|---------------|----------------|
| 5+ Years | 22.50%                 | 0%      | €3         | 0.00% | RA189 WRG9    | RA190 WRHA     |
| 5+ Years | 22.50%                 | 0%      | €3         | 0.25% | RA191 WRHB    | RA192 WRHC     |

Single Contribution Structures – 99% allocation, 1% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|
| 10+ Years | €15,000          | 5%<br>4 year earnings | RA195 ZSBR    | RA196 ZSBS       |
| 5+ Years  | €15,000          | 4%<br>3 year earnings | RA197 ZSBT    | RA198 ZSBU       |
| 2+ Years  | €5,000           | 2%<br>2 year earnings | RA199 ZSBV    | RA200 ZSBW       |

Transfer Structures – 100% allocation, 1% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|
| 10+ Years | €15,000          | 4%<br>4 year earnings | RA210 ZSB6    | RA211 ZSB7       |
| 5+ Years  | €15,000          | 3%<br>3 year earnings | RA212 ZSB8    | RA213 ZSB9       |
| 2+ Years  | €5,000           | 1%<br>1 year earnings | RA214 ZSCA    | RA215 ZSCB       |

## Important Notes for Master Trust Option 1

- Total AMC = 1% + Trailer Selected
- Initial commission multiplier is 1.5%. Commission term is to the lower of age 68 next and NRA.
- Minimum regular premium is €250 per month, maximum €5,000 per month
- Indemnity options are only available where indemnity has been granted
- For terms under 2 years contact your Broker Consultant

## Master Trust Option 2

Regular Contribution Structures – 100% allocation, 1% base AMC

| Min Term | Max Initial Commission | Renewal | Policy Fee | Trail | Standard Code | Indemnity code |
|----------|------------------------|---------|------------|-------|---------------|----------------|
| 5+ Years | 17.50%                 | 0%      | €3         | 0.00% | RA185 WRG5    | RA186 WRG6     |
| 5+ Years | 17.50%                 | 0%      | €3         | 0.25% | RA187 WRG7    | RA188 WRG8     |
| 5+ Years | 17.50%                 | 0%      | €3         | 0.50% | RA193 WRHD    | RA194 WRHE     |

Single Contribution Structures – 100% allocation, 1% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|-----------------|
| 10+ Years | €15,000          | 4%<br>4 year earnings | RA201 ZSBX    | RA202 ZSBY       | RA207 ZSB3      |
| 5+ Years  | €15,000          | 3%<br>3 year earnings | RA203 ZSBZ    | RA204 ZSB0       | RA208 ZSB4      |
| 2+ Years  | €5,000           | 1%<br>1 year earnings | RA205 ZSB1    | RA206 ZSB2       | RA209 ZSB5      |

Transfer Structures – 100% allocation, 1% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|-----------------|
| 10+ Years | €15,000          | 4%<br>4 year earnings | RA210 ZSB6    | RA211 ZSB7       | RA216 ZSCC      |
| 5+ Years  | €15,000          | 3%<br>3 year earnings | RA212 ZSB8    | RA213 ZSB9       | RA217 ZSCD      |
| 2+ Years  | €5,000           | 1%<br>1 year earnings | RA214 ZSCA    | RA215 ZSCB       | RA218 ZSCE      |

### Important Notes for Master Trust Option 2

- Total AMC = 1% + Trailer Selected
- Initial commission multiplier is 1.5%. Commission term is to the lower of age 68 next and NRA.
- Minimum regular premium is €250 per month, maximum €5,000 per month
- Indemnity options are only available where indemnity has been granted
- For terms under 2 years contact your Broker Consultant

## Master Trust Option 3

Regular Contribution Structures – 97% allocation, 0.75% base AMC

| Min Term | Max Initial Commission | Renewal | Policy Fee | Trail | Standard Code | Indemnity code |
|----------|------------------------|---------|------------|-------|---------------|----------------|
| 1+ Month | 20%                    | 0%      | €3         | 0.00% | RA044 WREY    | RA045 WREZ     |
| 1+ Month | 20%                    | 0%      | €3         | 0.25% | RA046 WRE0    | RA047 WRE1     |
| 1+ Month | 20%                    | 0%      | €3         | 0.50% | RA048 WRE2    | RA049 WRE3     |

Single Contribution Structures – 97% allocation, 0.75% base AMC

| Min Term | Min Contribution | Commission             | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|----------|------------------|------------------------|---------------|------------------|-----------------|
| 3+ Years | €15,000          | 5%*<br>3 year earnings | RA026 YSZJ    | RA027 YSZK       | RA028 YSZL      |
| 1+ Month | €5,000           | 3%<br>No Clawback      | RA029 YSZM    | RA030 YSZN       | RA031 YSZP      |

Transfer Structures – 100% allocation, 0.75% base AMC

| Min Term | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|----------|------------------|-----------------------|---------------|------------------|-----------------|
| 3+ Years | €15,000          | 2%<br>3 year earnings | RA038 YSZW    | RA039 YSZX       | RA040 YSZY      |
| 1+ Month | €5,000           | 0%                    | RA041 YSZZ    | RA042 YSZ0       | RA043 YSZ1      |

### Important Notes for Master Trust Option 3

- Total AMC = 0.75% + Trailer Selected
- Initial commission multiplier is 1.5%. Commission term is to the lower of age 68 next and NRA.
- Minimum regular premium is €250 per month, maximum €5,000 per month
- Indemnity options are only available where indemnity has been granted

\*Clawback on single contribution cases only applies on the gross allocation rate over 100%. E.G. (5% commission + 97% allocation – 100%) = 2%. In this example 5% commission is paid but clawback applies to 2% only.

## Master Trust Option 4

Regular Contribution Structures – 100% allocation, 0.75% base AMC

| Min Term | Max Initial Commission | Renewal | Policy Fee | Trail | Standard Code |
|----------|------------------------|---------|------------|-------|---------------|
| 1+ Month | 0%                     | 0%      | €3         | 0.00% | RA050 WRE4    |
| 1+ Month | 0%                     | 0%      | €3         | 0.25% | RA051 WRE5    |
| 1+ Month | 0%                     | 0%      | €3         | 0.50% | RA052 WRE6    |

Single Contribution Structures – 100% allocation, 0.75% base AMC

| Min Term | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|----------|------------------|-----------------------|---------------|------------------|-----------------|
| 3+ Years | €15,000          | 2%<br>3 year earnings | RA032 YSZQ    | RA033 YSZR       | RA034 YSZS      |
| 1+ Month | €5,000           | 0%                    | RA035 YSZT    | RA036 YSZU       | RA037 YSZV      |

Transfer Structures – 100% allocation, 0.75% base AMC

| Min Term | Min Contribution | Commission            | 0% Trail Code | 0.25% Trail Code | 0.5% Trail Code |
|----------|------------------|-----------------------|---------------|------------------|-----------------|
| 3+ Years | €15,000          | 2%<br>3 year earnings | RA038 YSZW    | RA039 YSZX       | RA040 YSZY      |
| 1+ Month | €5,000           | 0%                    | RA041 YSZZ    | RA042 YSZ0       | RA043 YSZ1      |

### Important Notes for Master Trust Option 4

- Total AMC = 0.75% + Trailer Selected
- Minimum regular premium is €250 per month, maximum €5,000 per month

## Master Trust Option 5

Regular Contribution Structures – 100% allocation, 0.85% base AMC

| Min Term | Max Initial Commission | Renewal | Policy Fee | Trail | Standard Code | Indemnity code |
|----------|------------------------|---------|------------|-------|---------------|----------------|
| 5+ Years | 10%                    | 0%      | €3         | 0.00% | RA225 WRHL    | RA226 WRHM     |
| 5+ Years | 10%                    | 0%      | €3         | 0.15% | RA227 WRHN    | RA228 WRHP     |
| 5+ Years | 10%                    | 0%      | €3         | 0.40% | RA229 WRHQ    | RA230 WRHR     |

Single Contribution Structures – 100% allocation, 0.85% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.15% Trail Code | 0.4% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|-----------------|
| 10+ Years | €15,000          | 3%<br>4 year earnings | RA269 ZSCF    | RA270 ZSCG       | RA271 ZSCH      |
| 5+ Years  | €15,000          | 2%<br>3 year earnings | RA273 ZSCJ    | RA274 ZSCK       | RA275 ZSCL      |
| 2+ Years  | €5,000           | 0%                    | RA277 ZSCN    | RA278 ZSCP       | RA279 ZSCQ      |

Transfer Structures – 100% allocation, 0.85% base AMC

| Min Term  | Min Contribution | Commission            | 0% Trail Code | 0.15% Trail Code | 0.4% Trail Code |
|-----------|------------------|-----------------------|---------------|------------------|-----------------|
| 10+ Years | €15,000          | 3%<br>4 year earnings | RA287 ZSCY    | RA288 ZSCZ       | RA289 ZSC0      |
| 5+ Years  | €15,000          | 2%<br>3 year earnings | RA291 ZSC2    | RA292 ZSC3       | RA293 ZSC4      |
| 2+ Years  | €5,000           | 0%                    | RA295 ZSC6    | RA296 ZSC7       | RA297 ZSC8      |

### Important Notes for Master Trust Option 5

- Total AMC = 0.85% + Trailer Selected
- Initial commission multiplier is 1%. Commission term is to the lower of age 68 next and NRA.
- Minimum regular premium is €250 per month, maximum €5,000 per month
- Indemnity options are only available where indemnity has been granted
- For terms under 2 years contact your Broker Consultant

Note: Applying to all Options.

- Please contact your Zurich Life Broker Consultant for commission terms on cases where the customers have previously held a Zurich Life policy of the same product type.

- The charging structure applying for regular and single contributions to the trust must be consistent for each member. EG if 97% allocation and 0.75% AMC applies on regular contributions, 97% allocation and 0.75% AMC must apply on any single contributions also. Transfers receive 100% allocation in all instances. In this example the transfer would receive an allocation rate of 100% and an AMC of 0.75%

# **Regular & Single Premium PRSAs**

- PRSA Special Offers**
- Regular Premium Standard PRSA**
- Single Premium Standard PRSA**
- Single Premium Transfers Standard PRSA**
- Regular Premium Non-Standard PRSA**
- Single Premium Non-Standard PRSA**
- Single Premium Transfers Non-Standard PRSA**

NEW

# PRSA Special Offers

For a limited time only

## New Regular Contribution Advice PRSA

| Commission |       | AMC (Inclusive of any trail) | AMC (Net of any trail) | RS code    |            |
|------------|-------|------------------------------|------------------------|------------|------------|
| Initial    | Trail |                              |                        | Standard   | Indemnity  |
| 20%        | 0%    | 125%                         | 125%                   | RA560 WRJZ | RA561 WRJO |
| 20%        | 0.25% | 150%                         | 125%                   | RB490 WRV9 | RB491 WRWA |

### Important notes on this Special Offer Regular Contribution PRSA

- Commission multiplier is 125% x term to a max age of 68. 5 year clawback applies.
- Minimum term to NRA of 5 years applies.
- Monthly contributions only. Minimum contribution of €100 per month; maximum contribution of €5,000 per month.
- Allocation rate of 100% applies to all contributions regardless of amount.

## Single Contribution Standard PRSA

| Contribution     | Initial | Trail | AMC (Inclusive of any trail) | AMC (Net of any trail) | New Business | Transfer   |
|------------------|---------|-------|------------------------------|------------------------|--------------|------------|
| €5,000 - €99,999 | 2.00%   | 0.00% | 0.75%                        | 0.75%                  | RB446 ZSTM   | RB453 ZSTU |
| €100,000+        | 2.50%   | 0.00% | 0.75%                        | 0.75%                  | RB447 ZSTN   | RB454 ZSTV |
| €5,000 - €99,999 | 2.00%   | 0.25% | 1.0%                         | 0.75%                  | RA502 ZSHX   | RA516 ZSIB |
| €100,000+        | 2.50%   | 0.25% | 1.0%                         | 0.75%                  | RA503 ZSHY   | RA517 ZSIC |
| €5,000 - €99,999 | 3.00%   | 0.00% | 1.0%                         | 1.0%                   | RA254 ZSD1   | RA509 ZSH4 |
| €100,000+        | 4.00%   | 0.00% | 1.0%                         | 1.0%                   | RA497 ZSHS   | RA511 ZSH6 |
| €100,000+        | 1.50%   | 0.15% | 0.75%                        | 0.60%                  | RB448 ZSTP   | RB455 ZSTW |
| €100,000+        | 1.50%   | 0.40% | 1.0%                         | 0.60%                  | RA777 ZSK6   | RA782 ZSLB |

## Single Contribution Advice PRSA

| Contribution     | Initial | Trail | AMC (Inclusive of any trail) | AMC (Net of any trail) | New Business | Transfer   |
|------------------|---------|-------|------------------------------|------------------------|--------------|------------|
| €5,000 - €99,999 | 2.00%   | 0.50% | 1.25%                        | 0.75%                  | RA526 ZSIL   | RA548 ZSI6 |
| €100,000+        | 2.50%   | 0.50% | 1.25%                        | 0.75%                  | RA527 ZSIM   | RA547 ZSI7 |
| €5,000 - €99,999 | 2.00%   | 0.75% | 1.50%                        | 0.75%                  | RB463 ZST4   | RB469 ZSUA |
| €100,000+        | 2.50%   | 0.75% | 1.50%                        | 0.75%                  | RB464 ZST5   | RB470 ZSUB |
| €5,000 - €99,999 | 3.00%   | 0.25% | 1.25%                        | 1.0%                   | RA259 ZSD6   | RA539 ZSIZ |
| €100,000+        | 4.00%   | 0.25% | 1.25%                        | 1.0%                   | RA521 ZSIG   | RA541 ZSI1 |
| €5,000 - €99,999 | 3.00%   | 0.50% | 1.50%                        | 1.0%                   | RB461 ZST2   | RB467 ZST8 |
| €100,000+        | 4.00%   | 0.50% | 1.50%                        | 1.0%                   | RB462 ZST3   | RB468 ZST9 |
| €5,000+          | 5.00%   | 0.00% | 1.25%                        | 1.25%                  | RA530 ZSIQ   | RA550 ZSJA |
| €5,000+          | 5.00%   | 0.25% | 1.50%                        | 1.25%                  | RB460 ZST1   | RB466 ZST7 |
| €100,000+        | 1.50%   | 0.65% | 1.25%                        | 0.60%                  | RA787 ZSLG   | RA792 ZSLL |

### Important notes for Single Contribution PRSAs

- 100% allocation applies on all of the above.
- Maximum age at entry of 63 next birthday.
- Minimum term to NRA of 5 years applies.
- 5 year clawback applies.

# RP PRSA Special Offers

## Regular Contribution Standard PRSA

| Commission |         |       | Allocation* | AMC (Inclusive of any trail) | RS code    |            |
|------------|---------|-------|-------------|------------------------------|------------|------------|
| Initial    | Renewal | Trail |             |                              | Standard   | Indemnity  |
| 20%        | 0%      | 0%    | 96.5%       | 1%                           | R9979 WREC | R9978 WREB |
| 10%        | 0%      | 0%    | 98%         | 1%                           | R9981 WREE | R9980 WRED |
| 0%         | 0%      | 0%    | 100%        | 1%                           | R8138 VRP5 | R8138 VRP5 |

## Regular Contribution Advice PRSA

| Commission |         |       | Allocation* | AMC (Inclusive of any trail) | RS code    |            |
|------------|---------|-------|-------------|------------------------------|------------|------------|
| Initial    | Renewal | Trail |             |                              | Standard   | Indemnity  |
| 20%        | 0%      | 0.25% | 98%         | 1.50%                        | R9986 WREG | R9985 WREF |
| 10%        | 0%      | 0.5%  | 98%         | 1.50%                        | R9988 WREI | R9987 WREH |
| 10%        | 0%      | 0%    | 98%         | 1%                           | R9990 WREK | R9989 WREJ |
| 0%         | 0%      | 0.5%  | 100%        | 1.50%                        | R8273 VRQQ | R8273 VRQQ |
| 0%         | 0%      | 0%    | 100%        | 1%                           | R8140 VRP7 | R8140 VRP7 |

\*The following bonus allocations apply at outset:

| Annualised Contribution               | Bonus Allocation |
|---------------------------------------|------------------|
| Less than €6,000                      | 0%               |
| At least €6,000 but less than €12,000 | 0.75%            |
| At least €12,000                      | 1.5%             |

Bonus allocations cannot bring the allocation rate above 100%. They do not apply to contracts written as part of a group scheme (including salary deduction contracts).

## Important notes for Regular Contribution PRSAs

Example: RP Advice PRSA with bonus (R9986 WREG).

Contribution of €1,000 per month – bonus allocation of 1.5%.

Broker can take 20% initial commission, trail of 0.25% – client gets 99.5% allocation with a 1.5% AMC.

- A minimum term of 5 years applies.
- 4 years clawback applies to the initial commission options.
- Commission multiplier on the 20% options is 1.5% x term, and on the 10% option is 1% x term to a maximum age of 68.
- Maximum age of entry is 64 next birthday with a minimum term of 5 years to normal retirement age.
- 20% commission is only available where the Contribution is being paid by monthly direct debit.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been provided.
- Single Contributions to these contracts will receive a base allocation rate based on the table, plus Single Contribution bonus allocation. Commission will be payable based on 100% less the base allocation.

# Standard PRSA

## Regular contribution commission options (Individual, fixed contributions only):

| Commission |         |       | Allocation | AMC | Individual RS code |
|------------|---------|-------|------------|-----|--------------------|
| Initial    | Renewal | Trail |            |     |                    |
| 15%        | 2%      | 0%    | 95%        | 1%  | RS694 URHB         |
| 10%        | 3%      | 0%    | 95%        | 1%  | RS600 URFA         |
| 10%        | 1.5%    | 0%    | 96.5%      | 1%  | RS831 URHE         |
| 5%         | 1%      | 0%    | 98%        | 1%  | RS832 URHG         |
| 10%        | 0%      | 0.25% | 95%        | 1%  | R2394 URLL         |
| 5%         | 5%      | 0%    | 95%        | 1%  | RS601 URFC         |
| 3.5%       | 3.5%    | 0%    | 96.5%      | 1%  | RS837 URHK         |
| 2%         | 2%      | 0%    | 98%        | 1%  | RS838 URHM         |
| 0%         | 0%      | 0%    | 100%       | 1%  | R8138 VRP5         |

### Important notes for Regular Premium PRSAs

- A 12 month commission clawback period applies to initial commission.
- No policy fees or early surrender penalties apply.
- Single contribution commission is 100% less the allocation rate. The allocation and management charges that apply to the regular contribution also apply to any single contribution injections.
- Bonus allocations apply of 0.75% for annuals amount from €6,000 to €11,999 and 1.5% for €12,000+. Bonus allocations cannot bring the allocation rate above 100%

## Single contribution commission options (Individual contracts):

| Commission |       | Allocation | AMC | Individual RS code |
|------------|-------|------------|-----|--------------------|
| Initial    | Trail |            |     |                    |
| 5%         | 0%    | 95%        | 1%  | RS642 USCA         |
| 3.5%       | 0%    | 96.5%      | 1%  | RS841 USFV         |
| 2%         | 0%    | 98%        | 1%  | RS842 USFX         |
| 0%         | 0%    | 100%       | 1%  | RS643 USCC         |

### Important notes for Single Premium PRSAs

- A minimum term of 2 years applies. For terms of less than 2 years contact your broker consultant.
- No early surrender penalties apply.
- Minimum contribution of €5,000.
- Bonus allocations apply of 0.75% for amounts from €15,000 to €29,999 and 1.5% for €30,000+.

## Transfers:

| Commission |       | Allocation | AMC | Individual RS code | Maximum age of entry |
|------------|-------|------------|-----|--------------------|----------------------|
| Initial    | Trail |            |     |                    |                      |
| 0%         | 0%    | 100%       | 1%  | RS676 USCD         | 75 Next Birthday     |
| 1.5%       | 0%    | 100%       | 1%  | R1863 USKD         | 60 Next Birthday     |
| 3%         | 0%    | 100%       | 1%  | R5931 WSQ0         | 55 Next Birthday     |

### Important notes for Single Premium PRSA Transfers

- A minimum term of 5 years applies.
- No early surrender penalties apply.
- Minimum contribution of €5,000.
- 3 years commission clawback applies to 1.5% initial and 4 years to 3% initial.

# Non-Standard PRSA

## Regular contribution commission options (Individual, fixed contribution only):

| Commission                |         |       | Allocation | AMC   | Individual RS code |
|---------------------------|---------|-------|------------|-------|--------------------|
| Initial                   | Renewal | Trail |            |       |                    |
| 1.5% x term Max 10%       | 3%      | 0%    | 95%        | 1%    | RS604 URFH         |
| 1.5% x term Max 20%       | 1.5%    | 0%    | 95%        | 1%    | R5683 URZQ         |
| 1.5% x term Max 20% Indem | 1.5%    | 0%    | 95%        | 1%    | R9652 WRAI         |
| 1.5% x term Max 10%       | 1%      | 0.25% | 97%        | 1.25% | R6915 VRKM         |
| 1.5% x term Max 15%       | 0%      | 0.25% | 97%        | 1.25% | R6916 VRKN         |
| 1.5% x term Max 10%       | 1%      | 0%    | 100%       | 1.5%  | R8272 VRQP         |
| 1.5% x term Max 10%       | 3%      | 0%    | 98%        | 1.5%  | RS617 URF6         |
| 0%                        | 0%      | 0%    | 98%        | 0.75% | RS624 URGG         |
| 0%                        | 0%      | 0%    | 100%       | 1%    | R8140 VRP7         |
| 2%                        | 2%      | 0%    | 98%        | 1%    | RS608 URFQ         |
| 3%                        | 3%      | 0%    | 97%        | 1%    | RS606 URFL         |
| 5%                        | 5%      | 0%    | 95%        | 1%    | RS605 URFJ         |
| 3%                        | 3%      | 0.25% | 97%        | 1.25% | R6911 VRKI         |
| 0%                        | 0%      | 0.5%  | 100%       | 1.5%  | R8237 VRQQ         |
| 0%                        | 0%      | 0.75% | 98%        | 1.5%  | RS618 URF8         |
| 2%                        | 2%      | 0.5%  | 98%        | 1.5%  | R2556 URLZ         |

### Important notes for Regular Premium PRSAs

- A 12 month commission clawback period applies to initial commission options up to Max 15%. 4 years clawback applies to the Max 20% and 30% options.
- No policy fees or early surrender penalties apply.
- Single contribution commission is at the rate of renewal commission. The allocation and management charges that apply to the regular contribution also apply to any single contribution injections.
- Bonus allocations apply of 0.75% for annuals amount from €6,000 to €11,999 and 1.5% for €12,000+. Bonus allocations cannot bring the allocation rate above 100%

# Non-Standard PRSA

## Single contribution commission options (Individual contracts):

| Commission |       | Allocation | AMC   | Individual RS code |
|------------|-------|------------|-------|--------------------|
| Initial    | Trail |            |       |                    |
| 0%         | 0%    | 100%       | 1%    | RS651 USCV         |
| 2%         | 0%    | 98%        | 1%    | RS649 USCR         |
| 3%         | 0%    | 97%        | 1%    | RS647 USCM         |
| 5%         | 0%    | 95%        | 1%    | RS646 USCK         |
| 3%         | 0.25% | 97%        | 1.25% | R6919 XSDN         |
| 0%         | 0.5%  | 100%       | 1.5%  | RS660 USDD         |
| 2%         | 0.5%  | 98%        | 1.5%  | RS658 USC9         |

### Important notes for Single Premium PRSAs

- A minimum term of 2 years applies. For terms of less than 2 years please contact your Broker Consultant.
- No early surrender penalties apply.
- Minimum contribution of €5,000.
- Bonus allocations apply of 0.75% for amounts from €15,000 to €29,999 and 1.5% for €30,000+.

## Transfers:

| Commission |       | Allocation | AMC   | Individual RS code | Maximum age of entry |
|------------|-------|------------|-------|--------------------|----------------------|
| Initial    | Trail |            |       |                    |                      |
| 0%         | 0%    | 100%       | 1%    | RS677 USCW         | 75 Next Birthday     |
| 0%         | 0.25% | 100%       | 1.25% | R7533 XSNH         | 75 Next Birthday     |
| 0%         | 0.5%  | 100%       | 1.5%  | R2380 USP6         | 75 Next Birthday     |
| 1.5%       | 0%    | 100%       | 1%    | R1861 USKB         | 60 Next Birthday     |
| 1.5%       | 0.25% | 100%       | 1.25% | R6908 XSDK         | 60 Next Birthday     |
| 1.5%       | 0.5%  | 100%       | 1.5%  | R2289 USNX         | 60 Next Birthday     |
| 3%         | 0%    | 100%       | 1%    | R5932 WSQ1         | 55 Next Birthday     |
| 3%         | 0.25% | 100%       | 1.25% | R6910 XSDM         | 55 Next Birthday     |
| 3%         | 0.5%  | 100%       | 1.5%  | R5965 WSRQ         | 55 Next Birthday     |

### Important notes for Single Premium PRSA Transfers

- A minimum term of 5 years applies.
- No early surrender penalties apply.
- Minimum contribution of €5,000.
- 3 years commission clawback applies for the 1.5% initial option, 4 years clawback for 3% initial.

# ARF

- 1% AMC ARF
- 0.75% AMC ARF
- 0.6% AMC ARF
- 0.5% AMC ARF

# Approved Retirement Fund 1% AMC

103% gross allocation - ARF contribution is less than €100,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties           |
|------------|-------|------------|-------|-------------|-------------------------------------|
| Initial    | Trail |            |       |             |                                     |
| 0%         | 0%    | 103%       | 1%    | RS766 USE1  |                                     |
| 0.5%       | 0%    | 102.5%     | 1%    | RS764 USEZ  |                                     |
| 1%         | 0%    | 102%       | 1%    | RS762 USEX  |                                     |
| 1.5%       | 0%    | 101.5%     | 1%    | RS760 USEV  |                                     |
| 2%         | 0%    | 101%       | 1%    | RS758 USET  |                                     |
| 2.5%       | 0%    | 100.5%     | 1%    | RS756 USER  |                                     |
| 3%         | 0%    | 100%       | 1%    | RS754 USEP  |                                     |
| 3.5%       | 0%    | 99.5%      | 1%    | R2122 USLS  |                                     |
| 4%         | 0%    | 99%        | 1%    | R2260 USM1  |                                     |
| 4.5%       | 0%    | 98.5%      | 1%    | R2263 USNA  |                                     |
| 5%         | 0%    | 98%        | 1%    | R2266 USNJ  |                                     |
| 0%         | 0.25% | 103%       | 1.25% | RS867 USF4  | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0.25% | 102.5%     | 1.25% | R1869 USKN  |                                     |
| 1%         | 0.25% | 102%       | 1.25% | R1868 USKK  |                                     |
| 1.5%       | 0.25% | 101.5%     | 1.25% | R1659 USJ3  |                                     |
| 2%         | 0.25% | 101%       | 1.25% | R1660 USJ6  |                                     |
| 2.5%       | 0.25% | 100.5%     | 1.25% | R1867 USKH  |                                     |
| 3%         | 0.25% | 100%       | 1.25% | R1866 USKE  |                                     |
| 3.5%       | 0.25% | 99.5%      | 1.25% | R2123 USLV  |                                     |
| 4%         | 0.25% | 99%        | 1.25% | R2261 USM4  |                                     |
| 4.5%       | 0.25% | 98.5%      | 1.25% | R2264 USND  |                                     |
| 5%         | 0.25% | 98%        | 1.25% | R2267 USNM  |                                     |
| 0%         | 0.5%  | 103%       | 1.5%  | RS765 USE0  |                                     |
| 0.5%       | 0.5%  | 102.5%     | 1.5%  | RS763 USEY  |                                     |
| 1%         | 0.5%  | 102%       | 1.5%  | RS761 USEW  |                                     |
| 1.5%       | 0.5%  | 101.5%     | 1.5%  | RS759 USEU  |                                     |
| 2%         | 0.5%  | 101%       | 1.5%  | RS757 USES  |                                     |
| 2.5%       | 0.5%  | 100.5%     | 1.5%  | RS755 USEQ  |                                     |
| 3%         | 0.5%  | 100%       | 1.5%  | RS753 USEN  |                                     |
| 3.5%       | 0.5%  | 99.5%      | 1.5%  | R2124 USLY  |                                     |
| 4%         | 0.5%  | 99%        | 1.5%  | R2262 USM7  |                                     |
| 4.5%       | 0.5%  | 98.5%      | 1.5%  | R2265 USNG  |                                     |
| 5%         | 0.5%  | 98%        | 1.5%  | R2268 USNQ  |                                     |

## Important notes for ARF variations – Option A - 1% AMC:

- A minimum contribution of €20,000 applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.
- Maximum age of entry of 75 next birthday applies.

# Approved Retirement Fund 1% AMC

104% gross allocation - ARF contribution is greater than €100,000 but less than €500,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties           |
|------------|-------|------------|-------|-------------|-------------------------------------|
| Initial    | Trail |            |       |             |                                     |
| 0%         | 0%    | 104%       | 1%    | RS766 USG1  |                                     |
| 0.5%       | 0%    | 103.5%     | 1%    | RS764 USGZ  |                                     |
| 1%         | 0%    | 103%       | 1%    | RS762 USGX  |                                     |
| 1.5%       | 0%    | 102.5%     | 1%    | RS760 USGV  |                                     |
| 2%         | 0%    | 102%       | 1%    | RS758 USGT  |                                     |
| 2.5%       | 0%    | 101.5%     | 1%    | RS756 USGR  |                                     |
| 3%         | 0%    | 101%       | 1%    | RS754 USGP  |                                     |
| 3.5%       | 0%    | 100.5%     | 1%    | R2122 USLU  |                                     |
| 4%         | 0%    | 100%       | 1%    | R2260 USM3  |                                     |
| 4.5%       | 0%    | 99.5%      | 1%    | R2263 USNC  |                                     |
| 5%         | 0%    | 99%        | 1%    | R2266 USNL  |                                     |
| 0%         | 0.25% | 104%       | 1.25% | RS867 USG4  | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0.25% | 103.5%     | 1.25% | R1869 USKQ  |                                     |
| 1%         | 0.25% | 103%       | 1.25% | R1868 USKM  |                                     |
| 1.5%       | 0.25% | 102.5%     | 1.25% | R1659 USJ5  |                                     |
| 2%         | 0.25% | 102%       | 1.25% | R1660 USJ8  |                                     |
| 2.5%       | 0.25% | 101.5%     | 1.25% | R1867 USKJ  |                                     |
| 3%         | 0.25% | 101%       | 1.25% | R1866 USKG  |                                     |
| 3.5%       | 0.25% | 100.5%     | 1.25% | R2123 USLX  |                                     |
| 4%         | 0.25% | 100%       | 1.25% | R2261 USM6  |                                     |
| 4.5%       | 0.25% | 99.5%      | 1.25% | R2264 USNF  |                                     |
| 5%         | 0.25% | 99%        | 1.25% | R2267 USNP  |                                     |
| 0%         | 0.5%  | 104%       | 1.5%  | RS765 USG0  |                                     |
| 0.5%       | 0.5%  | 103.5%     | 1.5%  | RS763 USGY  |                                     |
| 1%         | 0.5%  | 103%       | 1.5%  | RS761 USGW  |                                     |
| 1.5%       | 0.5%  | 102.5%     | 1.5%  | RS759 USGU  |                                     |
| 2%         | 0.5%  | 102%       | 1.5%  | RS757 USGS  |                                     |
| 2.5%       | 0.5%  | 101.5%     | 1.5%  | RS755 USGQ  |                                     |
| 3%         | 0.5%  | 101%       | 1.5%  | RS753 USGN  |                                     |
| 3.5%       | 0.5%  | 100.5%     | 1.5%  | R2124 USL0  |                                     |
| 4%         | 0.5%  | 100%       | 1.5%  | R2262 USM9  |                                     |
| 4.5%       | 0.5%  | 99.5%      | 1.5%  | R2265 USNI  |                                     |
| 5%         | 0.5%  | 99%        | 1.5%  | R2268 USNS  |                                     |

## Important notes for ARF variations – Option A - 1% AMC:

- A minimum contribution of €100,000 applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.
- Maximum age of entry of 75 next birthday applies.

## Approved Retirement Fund 1% AMC

104.5% gross allocation - ARF contribution is greater than €500,000 but less than €1,000,000

| Commission |       | Allocation | AMC   | ARF<br>RS Code | Early<br>surrender<br>penalties     |
|------------|-------|------------|-------|----------------|-------------------------------------|
| Initial    | Trail |            |       |                |                                     |
| 0%         | 0%    | 104.5%     | 1%    | R3607 VSGM     | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 104%       | 1%    | R3606 VSGL     |                                     |
| 1%         | 0%    | 103.5%     | 1%    | R3605 VSGK     |                                     |
| 1.5%       | 0%    | 103%       | 1%    | R3604 VSGJ     |                                     |
| 2%         | 0%    | 102.5%     | 1%    | R3603 VSGI     |                                     |
| 2.5%       | 0%    | 102%       | 1%    | R3602 VSGH     |                                     |
| 3%         | 0%    | 101.5%     | 1%    | R3601 VSGG     |                                     |
| 3.5%       | 0%    | 101%       | 1%    | R3600 VSGF     |                                     |
| 4%         | 0%    | 100.5%     | 1%    | R3599 VSGE     |                                     |
| 4.5%       | 0%    | 100%       | 1%    | R3598 VSGD     |                                     |
| 5%         | 0%    | 99.5%      | 1%    | R3597 VSGC     |                                     |
| 0%         | 0.25% | 104.5%     | 1.25% | R3618 VSGY     |                                     |
| 0.5%       | 0.25% | 104%       | 1.25% | R3617 VSGX     |                                     |
| 1%         | 0.25% | 103.5%     | 1.25% | R3616 VSGW     |                                     |
| 1.5%       | 0.25% | 103%       | 1.25% | R3615 VSGV     |                                     |
| 2%         | 0.25% | 102.5%     | 1.25% | R3614 VSGU     |                                     |
| 2.5%       | 0.25% | 102%       | 1.25% | R3613 VSGT     |                                     |
| 3%         | 0.25% | 101.5%     | 1.25% | R3612 VSGS     |                                     |
| 3.5%       | 0.25% | 101%       | 1.25% | R3611 VSGR     |                                     |
| 4%         | 0.25% | 100.5%     | 1.25% | R3610 VSGQ     |                                     |
| 4.5%       | 0.25% | 100%       | 1.25% | R3609 VSGP     |                                     |
| 5%         | 0.25% | 99.5%      | 1.25% | R3608 VSGN     |                                     |
| 0%         | 0.5%  | 104.5%     | 1.5%  | R3626 VSG6     |                                     |
| 0.5%       | 0.5%  | 104%       | 1.5%  | R3625 VSG5     |                                     |
| 1%         | 0.5%  | 103.5%     | 1.5%  | R3624 VSG4     |                                     |
| 1.5%       | 0.5%  | 103%       | 1.5%  | R3623 VSG3     |                                     |
| 2%         | 0.5%  | 102.5%     | 1.5%  | R3622 VSG2     |                                     |
| 2.5%       | 0.5%  | 102%       | 1.5%  | R3621 VSG1     |                                     |
| 3%         | 0.5%  | 101.5%     | 1.5%  | R3620 VSG0     |                                     |
| 3.5%       | 0.5%  | 101%       | 1.5%  | R3619 VSGZ     |                                     |
| 4%         | 0.5%  | 100.5%     | 1.5%  | R5421 WSJA     |                                     |
| 4.5%       | 0.5%  | 100%       | 1.5%  | R6019 WSSU     |                                     |
| 5%         | 0.5%  | 99.5%      | 1.5%  | R6018 WSST     |                                     |

### Important notes for ARF variations – Option A - 1% AMC:

- A minimum contribution of €500,000 applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.
- Maximum age of entry of 75 next birthday applies.

## Approved Retirement Fund 0.75% AMC

101.5% gross allocation - ARF contribution is less than €100,000

| Commission |       | Allocation | AMC   | ARF<br>RS Code | Early surrender<br>penalties        |
|------------|-------|------------|-------|----------------|-------------------------------------|
| Initial    | Trail |            |       |                |                                     |
| 0%         | 0%    | 101.5%     | 0.75% | RB692 ZSXL     | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 101%       | 0.75% | RB693 ZSXM     |                                     |
| 1%         | 0%    | 100.5%     | 0.75% | RB694 ZSXN     |                                     |
| 1.5%       | 0%    | 100%       | 0.75% | RB695 ZSXP     |                                     |
| 2%         | 0%    | 99.5%      | 0.75% | RB696 ZSXQ     |                                     |
| 2.5%       | 0%    | 99%        | 0.75% | RB697 ZSXR     |                                     |
| 3%         | 0%    | 98.5%      | 0.75% | RB698 ZSXS     |                                     |
| 0%         | 0.25% | 101.5%     | 1%    | RB699 ZSXT     |                                     |
| 0.5%       | 0.25% | 101%       | 1%    | RB700 ZSXU     |                                     |
| 1%         | 0.25% | 100.5%     | 1%    | RB701 ZSXV     |                                     |
| 1.5%       | 0.25% | 100%       | 1%    | RB702 ZSXW     |                                     |
| 2%         | 0.25% | 99.5%      | 1%    | RB703 ZSXX     |                                     |
| 2.5%       | 0.25% | 99%        | 1%    | RB704 ZSXY     |                                     |
| 3%         | 0.25% | 98.5%      | 1%    | RB705 ZSXZ     |                                     |
| 0%         | 0.5%  | 101.5%     | 1.25% | RB706 ZSX0     |                                     |
| 0.5%       | 0.5%  | 101%       | 1.25% | RB707 ZSX1     |                                     |
| 1%         | 0.5%  | 100.5%     | 1.25% | RB708 ZSX2     |                                     |
| 1.5%       | 0.5%  | 100%       | 1.25% | RB709 ZSX3     |                                     |
| 2%         | 0.5%  | 99.5%      | 1.25% | RB710 ZSX4     |                                     |
| 2.5%       | 0.5%  | 99%        | 1.25% | RB711 ZSX5     |                                     |
| 3%         | 0.5%  | 98.5%      | 1.25% | RB712 ZSX6     |                                     |
| 0%         | 0.75% | 101.5%     | 1.5%  | RB713 ZSX7     |                                     |
| 0.5%       | 0.75% | 101%       | 1.5%  | RB714 ZSX8     |                                     |
| 1%         | 0.75% | 100.5%     | 1.5%  | RB715 ZSX9     |                                     |
| 1.5%       | 0.75% | 100%       | 1.5%  | RB716 ZSYA     |                                     |
| 2%         | 0.75% | 99.5%      | 1.5%  | RB717 ZSYB     |                                     |
| 2.5%       | 0.75% | 99%        | 1.5%  | RB718 ZSYC     |                                     |
| 3%         | 0.75% | 98.5%      | 1.5%  | RB719 ZSYD     |                                     |

### Important notes for ARF variations – Option B - 0.75% AMC:

- A minimum contribution of €20,000 applies for 101.5% gross, €100,000 for 102.5% gross and €500,000 for 103.5%.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

## Approved Retirement Fund 0.75% AMC

102.5% gross allocation - ARF contribution is greater than €100,000 but less than €500,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties           |
|------------|-------|------------|-------|-------------|-------------------------------------|
| Initial    | Trail |            |       |             |                                     |
| 0%         | 0%    | 102.5%     | 0.75% | RB720 ZSYE  | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 102%       | 0.75% | RB721 ZSYF  |                                     |
| 1%         | 0%    | 101.5%     | 0.75% | RB722 ZSYG  |                                     |
| 1.5%       | 0%    | 101%       | 0.75% | RB723 ZSYH  |                                     |
| 2%         | 0%    | 100.5%     | 0.75% | RB724 ZSYI  |                                     |
| 2.5%       | 0%    | 100%       | 0.75% | RB725 ZSYJ  |                                     |
| 3%         | 0%    | 99.5%      | 0.75% | RB726 ZSYK  |                                     |
| 0%         | 0.25% | 102.5%     | 1%    | RB727 ZSYL  |                                     |
| 0.5%       | 0.25% | 102%       | 1%    | RB728 ZSYM  |                                     |
| 1%         | 0.25% | 101.5%     | 1%    | RB729 ZSYN  |                                     |
| 1.5%       | 0.25% | 101%       | 1%    | RB730 ZSYP  |                                     |
| 2%         | 0.25% | 100.5%     | 1%    | RB731 ZSYQ  |                                     |
| 2.5%       | 0.25% | 100%       | 1%    | RB732 ZSYR  |                                     |
| 3%         | 0.25% | 99.5%      | 1%    | RB733 ZSYS  |                                     |
| 0%         | 0.5%  | 102.5%     | 1.25% | RB734 ZSYT  |                                     |
| 0.5%       | 0.5%  | 102%       | 1.25% | RB735 ZSYU  |                                     |
| 1%         | 0.5%  | 101.5%     | 1.25% | RB736 ZSYV  |                                     |
| 1.5%       | 0.5%  | 101%       | 1.25% | RB737 ZSYW  |                                     |
| 2%         | 0.5%  | 100.5%     | 1.25% | RB738 ZSYX  |                                     |
| 2.5%       | 0.5%  | 100%       | 1.25% | RB739 ZSY Y |                                     |
| 3%         | 0.5%  | 99.5%      | 1.25% | RB740 ZSYZ  |                                     |
| 0%         | 0.75% | 102.5%     | 1.5%  | RB741 ZSY0  |                                     |
| 0.5%       | 0.75% | 102%       | 1.5%  | RB742 ZSY1  |                                     |
| 1%         | 0.75% | 101.5%     | 1.5%  | RB743 ZSY2  |                                     |
| 1.5%       | 0.75% | 101%       | 1.5%  | RB744 ZSY3  |                                     |
| 2%         | 0.75% | 100.5%     | 1.5%  | RB745 ZSY4  |                                     |
| 2.5%       | 0.75% | 100%       | 1.5%  | RB746 ZSY5  |                                     |
| 3%         | 0.75% | 99.5%      | 1.5%  | RB747 ZSY6  |                                     |

### Important notes for ARF variations – Option B - 0.75% AMC:

- A minimum contribution of €20,000 applies for 101.5% gross, €100,000 for 102.5% gross and €500,000 for 103.5%.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders

## Approved Retirement Fund 0.75% AMC

103.5% gross allocation - ARF contribution is greater than €500,000 but less than €1,000,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties           |
|------------|-------|------------|-------|-------------|-------------------------------------|
| Initial    | Trail |            |       |             |                                     |
| 0%         | 0%    | 103.5%     | 0.75% | R6994 XSEV  | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 103%       | 0.75% | RB748 ZSY7  |                                     |
| 1%         | 0%    | 102.5%     | 0.75% | RB749 ZSY8  |                                     |
| 1.5%       | 0%    | 102%       | 0.75% | RB750 ZSY9  |                                     |
| 2%         | 0%    | 101.5%     | 0.75% | RB751 ZSZA  |                                     |
| 2.5%       | 0%    | 101%       | 0.75% | R6997 XSEY  |                                     |
| 3%         | 0%    | 100.5%     | 0.75% | RB689 ZSXI  |                                     |
| 3.5%       | 0%    | 100%       | 0.75% | R6317 WSW1  |                                     |
| 0%         | 0.25% | 103.5%     | 1%    | R6995 XSEW  |                                     |
| 0.5%       | 0.25% | 103%       | 1%    | RB752 ZSZB  |                                     |
| 1%         | 0.25% | 102.5%     | 1%    | RB753 ZSZC  |                                     |
| 1.5%       | 0.25% | 102%       | 1%    | RB754 ZSZD  |                                     |
| 2%         | 0.25% | 101.5%     | 1%    | RB755 ZSZE  |                                     |
| 2.5%       | 0.25% | 101%       | 1%    | R6998 XSEZ  |                                     |
| 3%         | 0.25% | 100.5%     | 1%    | RB690 ZSXJ  |                                     |
| 3.5%       | 0.25% | 100%       | 1%    | R4272 VSS8  |                                     |
| 0%         | 0.5%  | 103.5%     | 1.25% | R6996 XSEX  |                                     |
| 0.5%       | 0.5%  | 103%       | 1.25% | RB756 ZSZF  |                                     |
| 1%         | 0.5%  | 102.5%     | 1.25% | RB757 ZSZG  |                                     |
| 1.5%       | 0.5%  | 102%       | 1.25% | RB758 ZSZH  |                                     |
| 2%         | 0.5%  | 101.5%     | 1.25% | RB759 ZSZI  |                                     |
| 2.5%       | 0.5%  | 101%       | 1.25% | R6999 XSE0  |                                     |
| 3%         | 0.5%  | 100.5%     | 1.25% | RB691 ZSXX  |                                     |
| 3.5%       | 0.5%  | 100%       | 1.25% | R6319 WSW3  |                                     |

### Important notes for ARF variations – Option B - 0.75% AMC:

- A minimum contribution of €20,000 applies for 101.5% gross, €100,000 for 102.5% gross and €500,000 for 103.5%.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

## Approved Retirement Fund 0.6% AMC

101.5% gross allocation - ARF contribution is more than €100,000 but less than €500,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties       |
|------------|-------|------------|-------|-------------|---------------------------------|
| Initial    | Trail |            |       |             |                                 |
| 0%         | 0%    | 101.5%     | 0.6%  | R8164 XSXB  | 4/3/2/1%<br>in years<br>1/2/3/4 |
| 0.5%       | 0%    | 101%       | 0.6%  | R8174 XSXG  |                                 |
| 1%         | 0%    | 100.5%     | 0.6%  | R8184 XSXL  |                                 |
| 1.5%       | 0%    | 100%       | 0.6%  | R8194 XSXR  |                                 |
| 0%         | 0.15% | 101.5%     | 0.75% | R8166 XSXC  |                                 |
| 0.5%       | 0.15% | 101%       | 0.75% | R8176 XSXH  |                                 |
| 1%         | 0.15% | 100.5%     | 0.75% | R8186 XSXM  |                                 |
| 1.5%       | 0.15% | 100%       | 0.75% | R8196 XSXS  |                                 |
| 0%         | 0.25% | 101.5%     | 0.85% | R8168 XSXD  |                                 |
| 0.5%       | 0.25% | 101%       | 0.85% | R8178 XSXI  |                                 |
| 1%         | 0.25% | 100.5%     | 0.85% | R8188 XSXN  |                                 |
| 1.5%       | 0.25% | 100%       | 0.85% | R8198 XSXT  |                                 |
| 0%         | 0.4%  | 101.5%     | 1%    | R8170 XSXE  |                                 |
| 0.5%       | 0.4%  | 101%       | 1%    | R8180 XSXJ  |                                 |
| 1%         | 0.4%  | 100.5%     | 1%    | R8190 XSXP  |                                 |
| 1.5%       | 0.4%  | 100%       | 1%    | R8200 XSXU  |                                 |
| 0%         | 0.5%  | 101.5%     | 1.1%  | R8172 XSXF  |                                 |
| 0.5%       | 0.5%  | 101%       | 1.1%  | R8182 XSXK  |                                 |
| 1%         | 0.5%  | 100.5%     | 1.1%  | R8192 XSXQ  |                                 |
| 1.5%       | 0.5%  | 100%       | 1.1%  | R8202 XSXV  |                                 |

### Important notes for ARF variations – Option C - 0.6% AMC:

- A minimum contribution of €100,000 applies for 101.5% gross and €500,000 for 102% gross.
- 4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

## Approved Retirement Fund 0.6% AMC

102% gross allocation - ARF contribution is greater than €500,000

| Commission |       | Allocation | AMC   | ARF<br>RS Code | Early surrender<br>penalties    |
|------------|-------|------------|-------|----------------|---------------------------------|
| Initial    | Trail |            |       |                |                                 |
| 0%         | 0%    | 102%       | 0.6%  | R7491 XSMW     | 4/3/2/1%<br>in years<br>1/2/3/4 |
| 0.5%       | 0%    | 101.5%     | 0.6%  | R8763 YSF6     |                                 |
| 1%         | 0%    | 101%       | 0.6%  | R7494 XSMZ     |                                 |
| 1.5%       | 0%    | 100.5%     | 0.6%  | R8777 YSGD     |                                 |
| 2%         | 0%    | 100%       | 0.6%  | R7497 XSM2     |                                 |
| 0%         | 0.15% | 102%       | 0.75% | R7492 XSMX     |                                 |
| 0.5%       | 0.15% | 101.5%     | 0.75% | R8765 YSF7     |                                 |
| 1%         | 0.15% | 101%       | 0.75% | R7495 XSM0     |                                 |
| 1.5%       | 0.15% | 100.5%     | 0.75% | R8779 YSGE     |                                 |
| 2%         | 0.15% | 100%       | 0.75% | R7498 XSM3     |                                 |
| 0%         | 0.25% | 102%       | 0.85% | R7651 XSQK     |                                 |
| 0.5%       | 0.25% | 101.5%     | 0.85% | R8767 YSF8     |                                 |
| 1%         | 0.25% | 101%       | 0.85% | R8773 YSGB     |                                 |
| 1.5%       | 0.25% | 100.5%     | 0.85% | R8781 YSGF     |                                 |
| 2%         | 0.25% | 100%       | 0.85% | R7650 XSQJ     |                                 |
| 0%         | 0.4%  | 102%       | 1%    | R7493 XSMY     |                                 |
| 0.5%       | 0.4%  | 101.5%     | 1%    | R8769 YSF9     |                                 |
| 1%         | 0.4%  | 101%       | 1%    | R7496 XSM1     |                                 |
| 1.5%       | 0.4%  | 100.5%     | 1%    | R8783 YSGG     |                                 |
| 2%         | 0.4%  | 100%       | 1%    | R7499 XSM4     |                                 |
| 0%         | 0.5%  | 102%       | 1.1%  | R7655 XSQP     |                                 |
| 0.5%       | 0.5%  | 101.5%     | 1.1%  | R8771 YSGA     |                                 |
| 1%         | 0.5%  | 101%       | 1.1%  | R8775 YSGC     |                                 |
| 1.5%       | 0.5%  | 100.5%     | 1.1%  | R8785 YSGH     |                                 |
| 2%         | 0.5%  | 100%       | 1.1%  | R7654 XSQN     |                                 |

### Important notes for ARF variations – Option C - 0.6% AMC:

- A minimum contribution of €100,000 applies for 101.5% gross and €500,000 for 102% gross.
- 4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

## Approved Retirement Fund 0.5% AMC

101% gross allocation - ARF contribution is more than €100,000 but less than €500,000

| Commission |       | Allocation | AMC   | ARF<br>RS Code | Early<br>surrender<br>penalties |
|------------|-------|------------|-------|----------------|---------------------------------|
| Initial    | Trail |            |       |                |                                 |
| 0%         | 0%    | 101%       | 0.5%  | R5103 WSDZ     | 4/3/2/1%<br>in years<br>1/2/3/4 |
| 1%         | 0%    | 100%       | 0.5%  | R5100 WSDW     |                                 |
| 2%         | 0%    | 99%        | 0.5%  | R5097 WSDT     |                                 |
| 3%         | 0%    | 98%        | 0.5%  | R5094 WSDQ     |                                 |
| 0%         | 0.25% | 101%       | 0.75% | R5104 WSD0     |                                 |
| 1%         | 0.25% | 100%       | 0.75% | R5101 WSDX     |                                 |
| 2%         | 0.25% | 99%        | 0.75% | R5098 WSDU     |                                 |
| 3%         | 0.25% | 98%        | 0.75% | R5095 WSDR     |                                 |
| 0%         | 0.35% | 101%       | 0.85% | R6250 WSV1     |                                 |
| 1%         | 0.35% | 100%       | 0.85% | R6251 WSV2     |                                 |
| 2%         | 0.35% | 99%        | 0.85% | R6252 WSV3     |                                 |
| 3%         | 0.35% | 98%        | 0.85% | R6253 WSV4     |                                 |
| 0%         | 0.5%  | 101%       | 1%    | R5105 WSD1     |                                 |
| 1%         | 0.5%  | 100%       | 1%    | R5102 WSDY     |                                 |
| 2%         | 0.5%  | 99%        | 1%    | R5099 WSDV     |                                 |
| 3%         | 0.5%  | 98%        | 1%    | R5096 WSDS     |                                 |
| 0%         | 0.75% | 101%       | 1.25% | R6075 WSTL     |                                 |
| 1%         | 0.75% | 100%       | 1.25% | R6076 WSTM     |                                 |
| 2%         | 0.75% | 99%        | 1.25% | R6077 WSTN     |                                 |
| 3%         | 0.75% | 98%        | 1.25% | R6078 WSTP     |                                 |

### Important notes for ARF variations – Option D - 0.5% AMC:

- A minimum contribution of €100,000 applies for 101% gross and €500,000 for 101.5% gross.
- 4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

## Approved Retirement Fund 0.5% AMC

101.5% gross allocation - ARF contribution is greater than €500,000

| Commission |       | Allocation | AMC   | ARF RS Code | Early surrender penalties       |
|------------|-------|------------|-------|-------------|---------------------------------|
| Initial    | Trail |            |       |             |                                 |
| 0%         | 0%    | 101.5%     | 0.5%  | R4122 VSQ2  | 4/3/2/1%<br>in years<br>1/2/3/4 |
| 0.5%       | 0%    | 101%       | 0.5%  | R4124 VSQ4  |                                 |
| 1%         | 0%    | 100.5%     | 0.5%  | R4126 VSQ6  |                                 |
| 1.5%       | 0%    | 100%       | 0.5%  | R4128 VSQ8  |                                 |
| 0%         | 0.1%  | 101.5%     | 0.6%  | R5881 WSP3  |                                 |
| 0.5%       | 0.1%  | 101%       | 0.6%  | R6837 XSCH  |                                 |
| 1%         | 0.1%  | 100.5%     | 0.6%  | R6703 XSAR  |                                 |
| 1.5%       | 0.1%  | 100%       | 0.6%  | R5884 WSP6  |                                 |
| 0%         | 0.15% | 101.5%     | 0.65% | R5882 WSP4  |                                 |
| 0.5%       | 0.15% | 101%       | 0.65% | R6838 XSCI  |                                 |
| 1%         | 0.15% | 100.5%     | 0.65% | R6704 XSAS  |                                 |
| 1.5%       | 0.15% | 100%       | 0.65% | R5885 WSP7  |                                 |
| 0%         | 0.2%  | 101.5%     | 0.7%  | R5883 WSP5  |                                 |
| 0.5%       | 0.2%  | 101%       | 0.7%  | R6839 XSCJ  |                                 |
| 1%         | 0.2%  | 100.5%     | 0.7%  | R6705 XSAT  |                                 |
| 1.5%       | 0.2%  | 100%       | 0.7%  | R5886 WSP8  |                                 |
| 0%         | 0.25% | 101.5%     | 0.75% | R4088 VSP8  |                                 |
| 0.5%       | 0.25% | 101%       | 0.75% | R4089 VSP9  |                                 |
| 1%         | 0.25% | 100.5%     | 0.75% | R4090 VSQA  |                                 |
| 1.5%       | 0.25% | 100%       | 0.75% | R4091 VSQB  |                                 |
| 1.5%       | 0.3%  | 100%       | 0.8%  | R5423 WSJB  |                                 |
| 0%         | 0.35% | 101.5%     | 0.85% | R6249 WSV0  |                                 |
| 0.5%       | 0.35% | 101%       | 0.85% | R6248 WSVZ  |                                 |
| 1%         | 0.35% | 100.5%     | 0.85% | R6247 WSVY  |                                 |
| 1.5%       | 0.35% | 100%       | 0.85% | R6246 WSVX  |                                 |
| 1.5%       | 0.4%  | 100%       | 0.9%  | R5424 WSJC  |                                 |
| 0%         | 0.5%  | 101.5%     | 1%    | R4123 VSQ3  |                                 |
| 0.5%       | 0.5%  | 101%       | 1%    | R4125 VSQ5  |                                 |
| 1%         | 0.5%  | 100.5%     | 1%    | R4127 VSQ7  |                                 |
| 1.5%       | 0.5%  | 100%       | 1%    | R4129 VSQ9  |                                 |
| 0%         | 0.75% | 101.5%     | 1.25% | R6079 WSTQ  |                                 |
| 0.5%       | 0.75% | 101%       | 1.25% | R6080 WSTR  |                                 |
| 1%         | 0.75% | 100.5%     | 1.25% | R6081 WSTS  |                                 |
| 1.5%       | 0.75% | 100%       | 1.25% | R6082 WSTT  |                                 |

### Important notes for ARF variations – Option D - 0.5% AMC:

- A minimum contribution of €100,000 applies for 101% gross and €500,000 for 101.5% gross.
- 4/3/2/1% early surrender penalties apply. These will apply to full surrenders and to partial transfers. They do not apply to regular incomes or to partial surrenders.

# Regular Premium Savings

- Savings Plus 15%
- Savings Plus 10%
- Easy Access Savings Version 1
- Easy Access Savings Version 2
- Easy Access Savings Version 3

# Savings Plus 15%

## Regular contribution commission options

(Standalone – Single Premium <€20,000 at outset)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 15%        | 0%      | 0%    | 100%       | 1.25% | R8488 VRSM           | R8488 VRSM                   | R8487 VRSL                     | R8487 VRSL                             |
| 15%        | 0%      | 0.25% | 100%       | 1.5%  | R8490 VRSP           | R8490 VRSP                   | R8489 VRSN                     | R8489 VRSN                             |
| 15%        | 0%      | 0.5%  | 100%       | 1.75% | R8492 VRSR           | R8492 VRSR                   | R8491 VRSQ                     | R8491 VRSQ                             |

## Regular contribution commission options

(Bundled – Single Premium >=€20,00 at outset to qualify for reduced AMC)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 15%        | 0%      | 0%    | 100%       | 1.1%  | R9807 WRB2           | R9808 WRB2                   | R9805 WRB1                     | R9806 WRB1                             |
| 15%        | 0%      | 0.25% | 100%       | 1.35% | R9811 WRB4           | R9812 WRB4                   | R9809 WRB3                     | R9810 WRB3                             |
| 15%        | 0%      | 0.5%  | 100%       | 1.6%  | R9815 WRB6           | R9816 WRB6                   | R9813 WRB5                     | R9814 WRB5                             |

## Important notes for Savings Plus 15% commission variations

- A four-year commission clawback applies to regular premium initial commission.
- The maximum age at entry is 75 next birthday.
- A minimum monthly premium of €100 per month applies.
- No policy fee applies.
- Single Premium Commission is 3.5% & 100% allocation.
- 5/4/3/2/1% early surrender penalties apply.
- The reduced AMC variations are only available where there is a minimum single premium of at least €20,000 at outset.
- Indemnity commission options are only available where prior access to Life Indemnity has been provided.

# Savings Plus 10%

## Regular contribution commission options

(Standalone – Single Premium <€20,000 at outset)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 10%        | 0%      | 0%    | 101%       | 1.25% | R9783 WRBQ           | R9784 WRBQ                   | R9781 WRBP                     | R9782 WRBP                             |
| 10%        | 0%      | 0.25% | 101%       | 1.5%  | R9787 WRBS           | R9788 WRBS                   | R9785 WRBR                     | R9786 WRBR                             |
| 10%        | 0%      | 0.5%  | 101%       | 1.75% | R9791 WRBU           | R9792 WRBU                   | R9789 WRBT                     | R9790 WRBT                             |

## Regular contribution commission options

(Bundled – Single Premium ≥€20,000 at outset to qualify for reduced AMC)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 10%        | 0%      | 0%    | 101%       | 1.1%  | R9759 WRBD           | R9760 WRBD                   | R9757 WRBC                     | R9758 WRBC                             |
| 10%        | 0%      | 0.25% | 101%       | 1.35% | R9763 WRBF           | R9764 WRBF                   | R9761 WRBE                     | R9762 WRBE                             |
| 10%        | 0%      | 0.5%  | 101%       | 1.6%  | R9767 WRBH           | R9768 WRBH                   | R9765 WRBG                     | R9766 WRBG                             |

## Important notes for Savings Plus 10%

- A four-year commission clawback applies to regular premium initial commission.
- The maximum age at entry is 75 next birthday.
- A minimum monthly premium of €100 per month applies.
- No policy fee applies.
- Single Premium Commission is 2.5% & 101% allocation.
- 3/2/1% early surrender penalties apply.
- The reduced AMC variations are only available where there is a minimum single premium of at least €20,000 at outset.
- Indemnity commission options are only available where prior access to Life Indemnity has been provided.

# Savings Plus 10%

## Regular contribution commission options

(Standalone – Single Premium <€20,000 at outset)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 10%        | 1%      | 0%    | 100%       | 1.25% | R9795 WRBW           | R9796 WRBW                   | R9793 WRBV                     | R9794 WRBV                             |
| 10%        | 1%      | 0.25% | 100%       | 1.5%  | R9799 WRBY           | R9800 WRBY                   | R9797 WRBX                     | R9798 WRBX                             |
| 10%        | 1%      | 0.5%  | 100%       | 1.75% | R9803 WRB0           | R9804 WRB0                   | R9801 WRBZ                     | R9802 WRBZ                             |

## Regular contribution commission options

(Bundled – Single Premium ≥€20,000 at outset to qualify for reduced AMC)

| Commission |         |       | Allocation | AMC   | Savings Plus RS Code | Child's Savings Plus RS Code | Indemnity Savings Plus RS Code | Indemnity Child's Savings Plus RS Code |
|------------|---------|-------|------------|-------|----------------------|------------------------------|--------------------------------|----------------------------------------|
| Initial    | Renewal | Trail |            |       |                      |                              |                                |                                        |
| 10%        | 1%      | 0%    | 100%       | 1.1%  | R9771 WRBJ           | R9772 WRBJ                   | R9769 WRBI                     | R9770 WRBI                             |
| 10%        | 1%      | 0.25% | 100%       | 1.35% | R9775 WRBL           | R9776 WRBL                   | R9773 WRBK                     | R9774 WRBK                             |
| 10%        | 1%      | 0.5%  | 100%       | 1.6%  | R9779 WRBN           | R9780 WRBN                   | R9777 WRBM                     | R9778 WRBM                             |

### Important notes for Savings Plus 10%

- A four-year commission clawback applies to regular premium initial commission.
- The maximum age at entry is 75 next birthday.
- A minimum monthly premium of €100 per month applies.
- No policy fee applies.
- Single Premium Commission is 3.5% & 100% allocation.
- 3/2/1% early surrender penalties apply.
- The reduced AMC variations are only available where there is a minimum single premium of at least €20,000 at outset.
- Indemnity commission options are only available where prior access to Life Indemnity has been provided.

# Easy Access Regular Savings

## Easy Access Regular Savings Plan Version 1:

| Commission |         |       | Allocation | AMC   | Regular Savings RS code | Indemnity Regular Savings RS code |
|------------|---------|-------|------------|-------|-------------------------|-----------------------------------|
| Initial    | Renewal | Trail |            |       |                         |                                   |
| 10%        | 0%      | 0%    | 100%       | 1.25% | R9322 VRXJ              | R9321 VRXI                        |
| 10%        | 0%      | 0.25% | 100%       | 1.5%  | R9324 VRXL              | R9323 VRXK                        |
| 10%        | 0%      | 0.5%  | 100%       | 1.75% | R9326 VRXN              | R9325 VRXM                        |

## Easy Access Regular Savings Plan Version 2:

| Commission |         |       | Allocation | AMC   | Regular Savings RS code | Indemnity Regular Savings RS code |
|------------|---------|-------|------------|-------|-------------------------|-----------------------------------|
| Initial    | Renewal | Trail |            |       |                         |                                   |
| 10%        | 0%      | 0%    | 101%       | 1.35% | R9328 VRXQ              | R9327 VRXP                        |
| 10%        | 1%      | 0%    | 100%       | 1.35% | R9334 VRXW              | R9333 VRXV                        |
| 10%        | 0%      | 0.25% | 101%       | 1.60% | R9330 VRXS              | R9329 VRXR                        |
| 10%        | 1%      | 0.25% | 100%       | 1.60% | R9336 VRXY              | R9335 VRXX                        |
| 10%        | 0%      | 0.5%  | 101%       | 1.85% | R9332 VRXU              | R9331 VRXT                        |
| 10%        | 1%      | 0.5%  | 100%       | 1.85% | R9338 VRX0              | R9337 VRXZ                        |

## Easy Access Regular Savings Plan Version 3:

| Commission |         |       | Allocation | AMC   | Regular Savings RS code | Indemnity Regular Savings RS code |
|------------|---------|-------|------------|-------|-------------------------|-----------------------------------|
| Initial    | Renewal | Trail |            |       |                         |                                   |
| 15%        | 0%      | 0%    | 100%       | 1.35% | R9340 VRX2              | R9339 VRX1                        |
| 15%        | 0%      | 0.25% | 100%       | 1.60% | R9342 VRX4              | R9341 VRX3                        |
| 15%        | 0%      | 0.5%  | 100%       | 1.85% | R9344 VRX6              | R9343 VRX5                        |

### Important notes for Easy Access Regular Savings Plan:

- A four year commission clawback period applies to initial commission.
- The maximum age at entry is 75 next birthday.
- A minimum monthly contribution of €100 per month applies.
- A maximum monthly contribution of €1,000 per month applies.
- No policy fees or early surrender penalties apply.
- Single contribution commission is at the rate of renewal commission. The allocation and management charges that apply to the regular contribution also apply to any single contributions.
- Indemnity commission options are only available where prior access to Life Indemnity has been provided.

# Investment Bonds

- LifeSave 1% AMC
- LifeSave 0.75% AMC
- LifeSave 1.25% AMC
- Reduced penalties 1% AMC
- Easy Access 1.1% AMC
- Easy Access 1% AMC
- Easy Access 0.85% AMC
- Easy Access 0.75% AMC

# LifeSave Investment Bond

## Option A - 1% AMC

| Commission |       | Allocation† | AMC   | RS Code    | Early surrender penalties           |
|------------|-------|-------------|-------|------------|-------------------------------------|
| Initial    | Trail |             |       |            |                                     |
| 0%         | 0%    | 103.5%      | 1%    | RS580 HSEF | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 103%        | 1%    | RS579 HSEE |                                     |
| 1%         | 0%    | 102.5%      | 1%    | RS578 HSED |                                     |
| 1.5%       | 0%    | 102%        | 1%    | RS577 HSEC |                                     |
| 2%         | 0%    | 101.5%      | 1%    | RS576 HSEB |                                     |
| 2.5%       | 0%    | 101%        | 1%    | RS575 HSEA |                                     |
| 3%         | 0%    | 100.5%      | 1%    | RS574 HSD9 |                                     |
| 3.25%      | 0%    | 100.25%     | 1%    | RS863 HSH6 |                                     |
| 3.5%       | 0%    | 100%        | 1%    | RS573 HSD8 |                                     |
| 4%         | 0%    | 99.5%       | 1%    | R9560 YSSW |                                     |
| 0%         | 0.25% | 103.5%      | 1.25% | R1049 HSKR |                                     |
| 0.5%       | 0.25% | 103%        | 1.25% | R1048 HSKQ |                                     |
| 1%         | 0.25% | 102.5%      | 1.25% | R1047 HSKP |                                     |
| 1.5%       | 0.25% | 102%        | 1.25% | R1046 HSKN |                                     |
| 2%         | 0.25% | 101.5%      | 1.25% | R1045 HSKM |                                     |
| 2.5%       | 0.25% | 101%        | 1.25% | R1044 HSKL |                                     |
| 3%         | 0.25% | 100.5%      | 1.25% | R1043 HSKK |                                     |
| 3.5%       | 0.25% | 100%        | 1.25% | R1042 HSKJ |                                     |
| 4%         | 0.25% | 99.5%       | 1.25% | R9561 YSSX |                                     |
| 0%         | 0.5%  | 103.5%      | 1.5%  | RS572 HSD7 |                                     |
| 0.5%       | 0.5%  | 103%        | 1.5%  | RS571 HSD6 |                                     |
| 1%         | 0.5%  | 102.5%      | 1.5%  | RS570 HSD5 |                                     |
| 1.5%       | 0.5%  | 102%        | 1.5%  | RS569 HSD4 |                                     |
| 2%         | 0.5%  | 101.5%      | 1.5%  | RS568 HSD3 |                                     |
| 2.5%       | 0.5%  | 101%        | 1.5%  | RS567 HSD2 |                                     |
| 3%         | 0.5%  | 100.5%      | 1.5%  | RS566 HSD1 |                                     |
| 3.5%       | 0.5%  | 100%        | 1.5%  | RS565 HSD0 |                                     |
| 4%         | 0.5%  | 99.5%       | 1.5%  | R9562 YSSY |                                     |

### Important notes for LifeSave Investment Bond variations – Option A - 1% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- † Allocation shown is before the addition of any contribution based bonus allocations. Amounts of €100,000+ receive 0.5% bonus allocation.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Option B – 0.75% AMC: €5,000 - €249,999

| Commission |       | Allocation | AMC   | RS Code    | Early surrender penalties           |
|------------|-------|------------|-------|------------|-------------------------------------|
| Initial    | Trail |            |       |            |                                     |
| 0%         | 0%    | 102%       | 0.75% | RA402 ZSFT | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 0.5%       | 0%    | 101.5%     | 0.75% | RA405 ZSFW |                                     |
| 1%         | 0%    | 101%       | 0.75% | RA408 ZSFZ |                                     |
| 1.5%       | 0%    | 100.5%     | 0.75% | RA411 ZSF2 |                                     |
| 2%         | 0%    | 100%       | 0.75% | RA414 ZSF5 |                                     |
| 2.5%       | 0%    | 99.5%      | 0.75% | RA417 ZSF8 |                                     |
| 3%         | 0%    | 99%        | 0.75% | RA420 ZSGB |                                     |
| 0%         | 0.25% | 102%       | 1%    | RA403 ZSFU |                                     |
| 0.5%       | 0.25% | 101.5%     | 1%    | RA406 ZSFX |                                     |
| 1%         | 0.25% | 101%       | 1%    | RA409 ZSF0 |                                     |
| 1.5%       | 0.25% | 100.5%     | 1%    | RA412 ZSF3 |                                     |
| 2%         | 0.25% | 100%       | 1%    | RA415 ZSF6 |                                     |
| 2.5%       | 0.25% | 99.5%      | 1%    | RA418 ZSF9 |                                     |
| 3%         | 0.25% | 99%        | 1%    | RA421 ZSGC |                                     |
| 0%         | 0.5%  | 102%       | 1.25% | RA404 ZSFV |                                     |
| 0.5%       | 0.5%  | 101.5%     | 1.25% | RA407 ZSFY |                                     |
| 1%         | 0.5%  | 101%       | 1.25% | RA410 ZSF1 |                                     |
| 1.5%       | 0.5%  | 100.5%     | 1.25% | RA413 ZSF4 |                                     |
| 2%         | 0.5%  | 100%       | 1.25% | RA416 ZSF7 |                                     |
| 2.5%       | 0.5%  | 99.5%      | 1.25% | RA419 ZSGA |                                     |
| 3%         | 0.5%  | 99%        | 1.25% | RA422 ZSGD |                                     |

### Important notes for LifeSave Investment Bond variations – Option B – 0.75% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Option B – 0.75% AMC: €250,000+

| Commission |       | Allocation | AMC   | RS Code    | Early surrender penalties           |
|------------|-------|------------|-------|------------|-------------------------------------|
| Initial    | Trail |            |       |            |                                     |
| 0%         | 0%    | 102.5%     | 0.75% | RA396 ZSFM |                                     |
| 0.5%       | 0%    | 102%       | 0.75% | RA399 ZSFQ | 5/4/3/2/1%<br>in years<br>1/2/3/4/5 |
| 1%         | 0%    | 101.5%     | 0.75% | R9508 YSRY |                                     |
| 1.5%       | 0%    | 101%       | 0.75% | R9511 YSR1 |                                     |
| 2%         | 0%    | 100.5%     | 0.75% | R9513 YSR3 |                                     |
| 2.5%       | 0%    | 100%       | 0.75% | R9515 YSR5 |                                     |
| 3%         | 0%    | 99.5%      | 0.75% | R9517 YSR7 |                                     |
| 0%         | 0.25% | 102.5%     | 1%    | RA397 ZSFN |                                     |
| 0.5%       | 0.25% | 102%       | 1%    | RA400 ZSFR |                                     |
| 1%         | 0.25% | 101.5%     | 1%    | R9509 YSRZ |                                     |
| 1.5%       | 0.25% | 101%       | 1%    | R9512 YSR2 |                                     |
| 2%         | 0.25% | 100.5%     | 1%    | R9514 YSR4 |                                     |
| 2.5%       | 0.25% | 100%       | 1%    | R9516 YSR6 |                                     |
| 3%         | 0.25% | 99.5%      | 1%    | R9518 YSR8 |                                     |
| 0%         | 0.5%  | 102.5%     | 1.25% | RA398 ZSFP |                                     |
| 0.5%       | 0.5%  | 102%       | 1.25% | RA401 ZSFS |                                     |
| 1%         | 0.5%  | 101.5%     | 1.25% | R9510 YSR0 |                                     |
| 1.5%       | 0.5%  | 101%       | 1.25% | R9435 YSQ1 |                                     |
| 2%         | 0.5%  | 100.5%     | 1.25% | R9436 YSQ2 |                                     |
| 2.5%       | 0.5%  | 100%       | 1.25% | R9437 YSQ3 |                                     |
| 3%         | 0.5%  | 99.5%      | 1.25% | R9519 YSR9 |                                     |

### Important notes for LifeSave Investment Bond variations – Option B – 0.75% AMC:

- A minimum contribution of €250,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# LifeSave Investment Bond

## Option C – 1.25% AMC:

| Commission |       | Allocation | AMC   | RS Code     | Early surrender penalties            |
|------------|-------|------------|-------|-------------|--------------------------------------|
| Initial    | Trail |            |       |             |                                      |
| 5%         | 0%    | 100%       | 1.25% | R4333 VSTU  | 5/4/3/2/1 %<br>in years<br>1/2/3/4/5 |
| 4%         | 0%    | 101%       | 1.25% | R4331 VSTS  |                                      |
| 2.5%       | 0%    | 102.5%     | 1.25% | R6593 WSYX  |                                      |
| 0%         | 0%    | 105%       | 1.25% | R6595 WSYZ  |                                      |
| 5%         | 0.25% | 100%       | 1.5%  | R4334 VSTV  |                                      |
| 4%         | 0.25% | 101%       | 1.5%  | R4332 VSTT  |                                      |
| 2.5%       | 0.25% | 102.5%     | 1.5%  | R6594 WSY Y |                                      |
| 0%         | 0.25% | 105%       | 1.5%  | R6596 WSY0  |                                      |

### Important notes for LifeSave Investment Bond variations – Option C – 1.25% AMC:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 75 next birthday applies.
- 5/4/3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

## Option D – 1% AMC, reduced penalties:

| Commission |       | Allocation | AMC   | RS Code    | Early surrender penalties    |
|------------|-------|------------|-------|------------|------------------------------|
| Initial    | Trail |            |       |            |                              |
| 0%         | 0%    | 102%       | 1%    | R3816 VSKT | 3/2/1 %<br>in years<br>1/2/3 |
| 1%         | 0%    | 101%       | 1%    | R3818 VSKV |                              |
| 2%         | 0%    | 100%       | 1%    | R3820 VSKX |                              |
| 0%         | 0.25% | 102%       | 1.25% | R3886 VSLT |                              |
| 1%         | 0.25% | 101%       | 1.25% | R3887 VSLU |                              |
| 2%         | 0.25% | 100%       | 1.25% | R3888 VSLV |                              |
| 0%         | 0.5%  | 102%       | 1.5%  | R3817 VSKU |                              |
| 1%         | 0.5%  | 101%       | 1.5%  | R3819 VSKW |                              |
| 2%         | 0.5%  | 100%       | 1.5%  | R3821 VSKY |                              |

### Important notes for LifeSave Investment Bond variations – Option D – 1% AMC, reduced penalties:

- A minimum contribution of €5,000 applies.
- Maximum age of entry of 85 next birthday applies.
- 3/2/1% early surrender penalties apply. These will apply to full and to partial encashments. They do not apply to regular incomes.

# Easy Access Investment Bond

## Option A (1.1% amc):

103.5% gross allocation – for contributions from €5,000 to €200,000:

| Commission |       | Allocation | AMC   | RS Code    |
|------------|-------|------------|-------|------------|
| Initial    | Trail |            |       |            |
| 2.5%       | 0%    | 101%       | 1.1%  | R9252 YSNC |
| 3%         | 0%    | 100.5%     | 1.1%  | R9251 YSNB |
| 3.5%       | 0%    | 100%       | 1.1%  | R9250 YSNA |
| 2.5%       | 0.25% | 101%       | 1.35% | R9255 YSNF |
| 3%         | 0.25% | 100.5%     | 1.35% | R9254 YSNE |
| 3.5%       | 0.25% | 100%       | 1.35% | R9253 YSND |
| 2.5%       | 0.5%  | 101%       | 1.6%  | R9258 YSNI |
| 3%         | 0.5%  | 100.5%     | 1.6%  | R9257 YSNH |
| 3.5%       | 0.5%  | 100%       | 1.6%  | R9256 YSNG |

## Option B (1.0% amc):

103% gross allocation – for contributions from €5,000 to €200,000:

| Commission |       | Allocation | AMC   | RS Code    |
|------------|-------|------------|-------|------------|
| Initial    | Trail |            |       |            |
| 2%         | 0%    | 101%       | 1%    | R9243 YSM3 |
| 2.5        | 0%    | 100.5%     | 1%    | R9242 YSM2 |
| 3%         | 0%    | 100%       | 1%    | R9241 YSM1 |
| 2%         | 0.25% | 101%       | 1.25% | R9246 YSM6 |
| 2.5        | 0.25% | 100.5%     | 1.25% | R9245 YSM5 |
| 3%         | 0.25% | 100%       | 1.25% | R9244 YSM4 |
| 2%         | 0.5%  | 101%       | 1.5%  | R9249 YSM9 |
| 2.5        | 0.5%  | 100.5%     | 1.5%  | R9248 YSM8 |
| 3%         | 0.5%  | 100%       | 1.5%  | R9247 YSM7 |

**Option C (0.85% amc):**

102.5% gross allocation – for contributions from €5,000 to €200,000:

| Commission |       | Allocation | AMC   | RS Code    |
|------------|-------|------------|-------|------------|
| Initial    | Trail |            |       |            |
| 1.5%       | 0%    | 101%       | 0.85% | R8534 YSB9 |
| 2%         | 0%    | 100.5%     | 0.85% | R8535 YSCA |
| 2.5%       | 0%    | 100%       | 0.85% | R8536 YSCB |
| 1.5%       | 0.15% | 101%       | 1%    | R8537 YSCC |
| 2%         | 0.15% | 100.5%     | 1%    | R8538 YSCD |
| 2.5%       | 0.15% | 100%       | 1%    | R8539 YSCE |
| 1.5%       | 0.25% | 101%       | 1.1%  | R8540 YSCF |
| 2%         | 0.25% | 100.5%     | 1.1%  | R8541 YSCG |
| 2.5%       | 0.25% | 100%       | 1.1%  | R8542 YSCH |
| 1.5%       | 0.4%  | 101%       | 1.25% | R8543 YSCI |
| 2%         | 0.4%  | 100.5%     | 1.25% | R8544 YSCJ |
| 2.5%       | 0.4%  | 100%       | 1.25% | R8545 YSCK |
| 1.5%       | 0.5%  | 101%       | 1.35% | R8546 YSCL |
| 2%         | 0.5%  | 100.5%     | 1.35% | R8547 YSCM |
| 2.5%       | 0.5%  | 100%       | 1.35% | R8548 YSCN |

**Option D (0.75% amc):**

102% gross allocation – for contributions from €5,000 to €200,000:

| Commission |       | Allocation | AMC   | RS Code    |
|------------|-------|------------|-------|------------|
| Initial    | Trail |            |       |            |
| 1%         | 0%    | 101%       | 0.75% | R8549 YSCP |
| 1.5%       | 0%    | 100.5%     | 0.75% | R8550 YSCQ |
| 2%         | 0%    | 100%       | 0.75% | R8551 YSCR |
| 1%         | 0.25% | 101%       | 1%    | R8552 YSCS |
| 1.5%       | 0.25% | 100.5%     | 1%    | R8553 YSCT |
| 2%         | 0.25% | 100%       | 1%    | R8554 YSCU |
| 1%         | 0.5%  | 101%       | 1.25% | R8555 YSCV |
| 1.5%       | 0.5%  | 100.5%     | 1.25% | R8556 YSCW |
| 2%         | 0.5%  | 100%       | 1.25% | R8557 YSCX |

**Important notes for Easy Access Investment Bond**

- A minimum contribution of €5,000 applies with a maximum contribution of €200,000 per household / corporate.
- A three year commission clawback period applies to initial commission.
- The maximum age at entry is 75 next birthday.
- No early surrender penalties apply.
- Single contribution injections are only allowed at outset & are subject to overall maximum investment limits for the Easy Access Investment Bond.



## Zurich Life Allocation / Commission Options

### Single Premiums

### Summary

#### ***Internal Use Only***

These are a summary of gross allocations, please refer to appropriate product profile / guide for full details before confirming terms to client

For Short term Pensions (<2 years please refer to final page of this document)

As at July 2024



# Single Premium Pensions - Executive & Personal Plans

| Gross Allocation | Base Amc | Commission Options                | Trail Options                   | Early Encashment Penalties | Age Restrictions             | Minimum Premium |
|------------------|----------|-----------------------------------|---------------------------------|----------------------------|------------------------------|-----------------|
| 101.5%           | 0.50%    | 0% - 1.5%<br>(in 0.5% increments) | 0%, 0.25%, 0.35%, 0.5% or 0.75% | 4,3,2,1% years 1-4         | Max 54<br>(min 10 year term) | 50,000          |
| 102%             | 0.60%    | 0% - 2%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 4,3,2,1% years 1-4         | Max 54<br>(min 10 year term) | 50,000          |
| 101%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 60+                      | 5,000           |
| 102%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 55 - 59                  | 15,000          |
| 103%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Max 54                       | 15,000          |
| 103.0%           | 1%       | 0%, 1%, 2%, 3%, 4%, 5%            | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 60 +                     | 5,000           |
| 104.0%           | 1%       | 0%, 1%, 2%, 3%, 4%, 5%            | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 55 - 59                  | 15,000          |
| 105.0%           | 1%       | 0%, 1%, 2%, 3%, 4%, 5%            | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Max 54                       | 15,000          |

For premiums greater than €500,000 contact your Zurich Broker Consultant  
All above assume a min 5 year term to NRA except where specified otherwise



## Single Premium Pensions - Personal Retirement Bonds

| Gross Allocation | Base Amc | Commission Options                | Trail Options                   | Early Encashment Penalties | Age Restrictions             | Minimum Premium |
|------------------|----------|-----------------------------------|---------------------------------|----------------------------|------------------------------|-----------------|
| 101.5%           | 0.50%    | 0% - 1.5%<br>(in 0.5% increments) | 0%, 0.25%, 0.35%, 0.5% or 0.75% | 4,3,2,1% years 1-4         | Max 54<br>(min 10 year term) | 50,000          |
| 102%             | 0.60%    | 0% - 2%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 4,3,2,1% years 1-4         | Max 54<br>(min 10 year term) | 50,000          |
| 101%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 60+                      | 5,000           |
| 102%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 55 - 59                  | 15,000          |
| 103%             | 0.75%    | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Max 54                       | 15,000          |
| 103.0%           | 1%       | 0%, 1%, 2%, 3%, 4%,<br>5%         | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 60 +                     | 5,000           |
| 104.0%           | 1%       | 0%, 1%, 2%, 3%, 4%,<br>5%         | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Age 55 - 59                  | 15,000          |
| 105.0%           | 1%       | 0%, 1%, 2%, 2.5%,<br>3%, 4%, 5%   | 0%, 0.25% or 0.5%               | 5,4,3,2,1% years 1-5       | Max 54                       | 15,000          |

For premiums greater than €500,000 contact your Zurich Broker Consultant  
All above assume a min 5 year term to NRA except where specified otherwise



## Approved Retirement Funds

| Gross Allocation | Base Amc | Commission Options                | Trail Options                                     | Early Encashment Penalties* | Minimum Premium   |
|------------------|----------|-----------------------------------|---------------------------------------------------|-----------------------------|-------------------|
| 101%             | 0.50%    | 0% - 3%<br>(in 1% increments)     | 0%, 0.25%, 0.35% 0.5% or 0.75%                    | 4,3,2,1% years 1-4          | 100,000 - 499,999 |
| 101.5%           | 0.50%    | 0% - 1.5%<br>(in 0.5% increments) | 0%, 0.1%, 0.15%, 0.2%, 0.25%, 0.35% 0.5% or 0.75% | 4,3,2,1% years 1-4          | 500,000           |
| 101.5%           | 0.60%    | 0% - 1.5%<br>(in 0.5% increments) | 0%, 0.15%, 0.25%, 0.4% or 0.5%                    | 4,3,2,1% years 1-4          | 100,000           |
| 102%             | 0.60%    | 0% - 2%<br>(in 0.5% increments)   | 0%, 0.15%, 0.25%, 0.4% or 0.5%                    | 4,3,2,1% years 1-4          | 500,000           |
| 101.5%           | 0.75%    | 0%, 1%, 2% or 3%                  | 0%, 0.25%, 0.5% or 0.75%                          | 5,4,3,2,1% years 1-5        | 20,000 - 99,999   |
| 102.5%           | 0.75%    | 0% - 3%<br>(in 0.5% increments)   | 0%, 0.25%, 0.5% or 0.75%                          | 5,4,3,2,1% years 1-5        | 100,000           |
| 103.5%           | 0.75%    | 0% - 3%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%                                 | 5,4,3,2,1% years 1-5        | 500,000           |
| 103%             | 1%       | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%                                 | 5,4,3,2,1% years 1-5        | 20,000 - 99,999   |
| 104%             | 1%       | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%                                 | 5,4,3,2,1% years 1-5        | 100,000           |
| 104.5%           | 1%       | 0% - 5%<br>(in 0.5% increments)   | 0%, 0.25% or 0.5%                                 | 5,4,3,2,1% years 1-5        | 500,000           |

\* Note encashment penalties do not apply to partial encashments - see product profile for full details  
Please refer for approval if client is aged over 75



## LifeSave Investments

### LifeSave Investments

| Gross Allocation | Base Amc | Commission Options              | Trail Options                 | Early Encashment Penalties | Age Restrictions | Minimum Premium | Notes                        |
|------------------|----------|---------------------------------|-------------------------------|----------------------------|------------------|-----------------|------------------------------|
| 100%             | 0.75%    | 0%                              | 0%, 0.25%, 0.5%               | nil                        | Max 85           | 5,000           |                              |
| 102%             | 1%       | 0%, 1% or 2%                    | 0%, 0.25% or 0.5%             | 3,2,1% years 1-3           | Max 85           | 5,000           |                              |
| 102%             | 0.75%    | 0% - 3%<br>(in 0.5% increments) | 0%, 0.25% or 0.5%             | 5,4,3,2,1% years 1-5       | Max 74           | 5,000           | <b>102.5% above €250,000</b> |
| 103.5%           | 1%       | 0% - 4%<br>(in 0.5% increments) | 0%, 0.25% or 0.5%             | 5,4,3,2,1% years 1-5       | Max 74           | 5,000           | <b>104% above €100,000</b>   |
| 105%             | 1.25%    | 5%, 4%, 2.5% or nil             | 0.25% or nil                  | 5,4,3,2,1% years 1-5       | Max 74           | 5,000 - 150,000 |                              |
| 103.5%*          | 1.1%     | 2.5%, 3% or 3.5%                | 0%, 0.25% or 0.5%             | Nil                        | Max 74           | 5,000 - 200,000 | Easy Access Investment       |
| 103%             | 1%       | 2%, 2.5% or 3%                  | 0%, 0.25% or 0.5%             | Nil                        | Max 74           | 5,000 - 200,000 | Easy Access Investment       |
| 102.5%*          | 0.85%    | 1.5%, 2% or 2.5%                | 0%, 0.15%, 0.25% 0.4% or 0.5% | Nil                        | Max 74           | 5,000 - 200,000 | Easy Access Investment       |
| 102%*            | 0.75%    | 1%, 1.5% or 2%                  | 0%, 0.25% or 0.5%             | Nil                        | Max 74           | 5,000 - 200,000 | Easy Access Investment       |

\*Easy Access Bond: 3 year pro-rata commission clawback applies & max of one per household

## New PRSA options

### Single Contribution Standard PRSA

| Contribution     | Initial | Trail | AMC (Inclusive of any trail) | AMC (Net of any trail) | New Business | Transfer   |
|------------------|---------|-------|------------------------------|------------------------|--------------|------------|
| €5,000 - €99,999 | 2.00%   | 0.00% | 0.75%                        | 0.75%                  | RB446 ZSTM   | RB453 ZSTU |
| €100,000+        | 2.50%   | 0.00% | 0.75%                        | 0.75%                  | RB447 ZSTN   | RB454 ZSTV |
| €5,000 - €99,999 | 2.00%   | 0.25% | 1.0%                         | 0.75%                  | RA502 ZSHX   | RA516 ZSIB |
| €100,000+        | 2.50%   | 0.25% | 1.0%                         | 0.75%                  | RA503 ZSHY   | RA517 ZSIC |
| €5,000 - €99,999 | 3.00%   | 0.00% | 1.0%                         | 1.0%                   | RA254 ZSD1   | RA509 ZSH4 |
| €100,000+        | 4.00%   | 0.00% | 1.0%                         | 1.0%                   | RA497 ZSHS   | RA511 ZSH6 |
| €100,000+        | 1.50%   | 0.15% | 0.75%                        | 0.60%                  | RB448 ZSTP   | RB455 ZSTW |
| €100,000+        | 1.50%   | 0.40% | 1.0%                         | 0.60%                  | RA777 ZSK6   | RA782 ZSLB |

### Single Contribution Advice PRSA

| Contribution     | Initial | Trail | AMC (Inclusive of any trail) | AMC (Net of any trail) | New Business | Transfer   |
|------------------|---------|-------|------------------------------|------------------------|--------------|------------|
| €5,000 - €99,999 | 2.00%   | 0.50% | 1.25%                        | 0.75%                  | RA526 ZSIL   | RA546 ZSI6 |
| €100,000+        | 2.50%   | 0.50% | 1.25%                        | 0.75%                  | RA527 ZSIM   | RA547 ZSI7 |
| €5,000 - €99,999 | 2.00%   | 0.75% | 1.50%                        | 0.75%                  | RB463 ZST4   | RB469 ZSUA |
| €100,000+        | 2.50%   | 0.75% | 1.50%                        | 0.75%                  | RB464 ZST5   | RB470 ZSUB |
| €5,000 - €99,999 | 3.00%   | 0.25% | 1.25%                        | 1.0%                   | RA259 ZSD6   | RA539 ZSIZ |
| €100,000+        | 4.00%   | 0.25% | 1.25%                        | 1.0%                   | RA521 ZSIG   | RA541 ZSI1 |
| €5,000 - €99,999 | 3.00%   | 0.50% | 1.50%                        | 1.0%                   | RB461 ZST2   | RB467 ZST8 |
| €100,000+        | 4.00%   | 0.50% | 1.50%                        | 1.0%                   | RB462 ZST3   | RB468 ZST9 |
| €5,000+          | 5.00%   | 0.00% | 1.25%                        | 1.25%                  | RA530 ZSIQ   | RA550 ZSJA |
| €5,000+          | 5.00%   | 0.25% | 1.50%                        | 1.25%                  | RB460 ZST1   | RB466 ZST7 |
| €100,000+        | 1.50%   | 0.65% | 1.25%                        | 0.60%                  | RA787 ZSLG   | RA792 ZSLL |

### Important notes for Single Contribution PRSAs

- 100% allocation applies on all of the above.
- Maximum age at entry of 63 next birthday.
- Minimum term to NRA of 5 years applies.
- 5 year clawback applies.



## Single Premium PRSAs

OFFER 3% (<age 55) ON TRANSFERS  
€5,000 - €500,000 Extended until  
further notice (as at July 2017)

### Increase Allocations below as follows:

#### Advice PRSA (Non standard)

|                  |       |
|------------------|-------|
| €15,000 - 30,000 | 0.75% |
| €30,000+         | 1.50% |

| Net Allocation | Base Amc     | Commission Options | Trail Options | Early Encashment Penalties | Minimum Premium |
|----------------|--------------|--------------------|---------------|----------------------------|-----------------|
| <b>95%</b>     | <b>1.75%</b> | <b>5%</b>          | <b>0.75%</b>  | <b>nil</b>                 | <b>50</b>       |
| <b>95%</b>     | <b>1.50%</b> | <b>5%</b>          | <b>0.50%</b>  | <b>nil</b>                 | <b>50</b>       |
| <b>96.5%</b>   | <b>1.50%</b> | <b>3.5%</b>        | <b>0.50%</b>  | <b>nil</b>                 | <b>50</b>       |
| 98%            | 1.50%        | 2%                 | 0.50%         | nil                        | 50              |
| 100%           | 1.50%        | 0%                 | 0.50%         | nil                        | 50              |
| <b>95%</b>     | <b>1.00%</b> | <b>5%</b>          | <b>0.00%</b>  | <b>nil</b>                 | <b>50</b>       |
| <b>97%</b>     | <b>1.00%</b> | <b>3%</b>          | <b>0.00%</b>  | <b>nil</b>                 | <b>50</b>       |
| 98%            | 1.00%        | 2%                 | 0.00%         | nil                        | 50              |
| 100%           | 1.00%        | 0%                 | 0.00%         | nil                        | 50              |
| 98%            | 0.75%        | 0%                 | 0.00%         | nil                        | 50              |

*If term < 2 years the versions in bold/italics must be used and commission reduced by 50%*

#### Standard PRSA

| Gross Allocation              | Base Amc | Commission Options | Trail Options | Early Encashment Penalties | Age Restrictions | Minimum Premium |
|-------------------------------|----------|--------------------|---------------|----------------------------|------------------|-----------------|
| 100% plus bonus minus initial | 1%       | 0, 2%, 3.5%, 5%    | nil           | nil                        | min term 2 years | €50             |

#### Transfers - note bonus allocations do not apply

| Net Allocation | Base Amc | Commission*           | Trail Options                                | Early Encashment Penalties | Age Restrictions | Minimum Premium |
|----------------|----------|-----------------------|----------------------------------------------|----------------------------|------------------|-----------------|
|                |          | <15,000 nil           |                                              |                            |                  |                 |
|                |          | 15,000 - 30,000 0.75% |                                              |                            |                  |                 |
|                |          | 30,000 - 100,000 1.5% |                                              |                            |                  |                 |
| 100%           | 1%       | 100,000+ 2%           | Standard PRSA - nil<br>Advice PRSA - 0, 0.5% | nil                        | min term 2 years | €50             |

\*Commission deemed earned over 3 years, pro rata clawback

## Short Term Guide – Pensions, PRBs, A(M)RFs and Bonds

Short term codes for clients with existing business and 0.75% AMC conversions

| Commission |       | Allocation | AMC   | Pension<br>RS Code | PRB<br>RS Code | AMRF<br>RS Code | ARF<br>RS Code | Bond<br>RS code |
|------------|-------|------------|-------|--------------------|----------------|-----------------|----------------|-----------------|
| Initial    | Trail |            |       |                    |                |                 |                |                 |
| 0%         | 0%    | 100%       | 0.75% | R2502 USRZ         | R4106 VSQK     | RS809 USFN      | RS769 USE4     | RS445 HSDE      |
| 0%         | 0.25% | 100%       | 1%    | R1321 HSQK         | R4107 VSQL     | R1162 USH3      | R1161 USH3     | R1758 HSV2      |
| 0%         | 0.5%  | 100%       | 1.25% | R5267 WSGU         | R4108 VSQM     | RS810 USFP      | RS770 USE5     | RS446 HSDF      |
| 1%         | 0%    | 99%        | 0.75% | R2503 USR0         | R4080 VSP2     |                 |                |                 |
| 1%         | 0.25% | 99%        | 1%    | R5268 WSGV         | R4109 VSQN     |                 |                |                 |
| 1%         | 0.5%  | 99%        | 1.25% | R5269 WSGW         | R4110 VSQP     |                 |                |                 |
| 2%         | 0%    | 98%        | 0.75% | R2504 USR1         | R4111 VSQQ     |                 |                |                 |
| 2%         | 0.25% | 98%        | 1%    | R5270 WSGX         | R4112 VSQR     |                 |                |                 |
| 2%         | 0.5%  | 98%        | 1.25% | R3304 USZ2         | R4113 VSQS     | R3302 USZ0      | R3301 USZ0     |                 |
| 2.5%       | 0.5%  | 97.5%      | 1.25% | R6410 WSXW         |                |                 |                |                 |
| 3%         | 0%    | 97%        | 0.75% | R2505 USR2         | R5271 WSGY     |                 |                |                 |
| 3%         | 0.25% | 97%        | 1%    | R8737 YSF0         | R8739 YSF0     |                 |                |                 |
| 3%         | 0.5%  | 97%        | 1.25% | R8738 YSF1         | R8740 YSF1     |                 |                |                 |

Short term codes for clients with no existing business and 1% AMC conversions

| Commission |       | Allocation | AMC   | Pension<br>RS Code | PRB<br>RS Code | AMRF<br>RS Code | ARF<br>RS Code | Bond<br>RS code |
|------------|-------|------------|-------|--------------------|----------------|-----------------|----------------|-----------------|
| Initial    | Trail |            |       |                    |                |                 |                |                 |
| 0%         | 0%    | 100%       | 1%    | R2649 USTB         | R4243 VSST     | R5239 WSF7      | R5236 WSF7     | R5294 WSHB      |
| 0%         | 0.25% | 100%       | 1.25% | R5290 WSG9         | R5292 WSG9     | R5240 WSF8      | R5237 WSF8     | R5295 WSHC      |
| 0%         | 0.5%  | 100%       | 1.5%  | R5291 WSHA         | R5293 WSHA     | R5241 WSF9      | R5238 WSF9     | R5296 WSHD      |
| 1%         | 0%    | 99%        | 1%    |                    |                | R6057 WSTB      | R6054 WSTB     |                 |
| 1%         | 0.25% | 99%        | 1.25% |                    |                | R6058 WSTC      | R6055 WSTC     |                 |
| 1%         | 0.5%  | 99%        | 1.5%  |                    |                | R6059 WSTD      | R6056 WSTD     |                 |
| 2%         | 0%    | 98%        | 1%    |                    |                | R6561 WSX9      | R6555 WSX9     |                 |
| 2%         | 0.25% | 98%        | 1.25% |                    |                | R6562 WSYA      | R6556 WSYA     |                 |
| 2%         | 0.5%  | 98%        | 1.5%  |                    |                | R6563 WSYB      | R6557 WSYB     |                 |
| 3%         | 0%    | 97%        | 1%    |                    |                | R6564 WSYC      | R6558 WSYC     |                 |
| 3%         | 0.25% | 97%        | 1.25% |                    |                | R6565 WSYD      | R6559 WSYD     |                 |
| 3%         | 0.5%  | 97%        | 1.5%  |                    |                | R6566 WSYE      | R6560 WSYE     |                 |

Important notes for the above short term codes for Pensions/PRBs:

If client has no existing business & we are only administering for B&B purposes the 1% amc structures should be used.

## Short Term Guide – PRSAs

| PRSA                 |              |                                      |                         |     |            |
|----------------------|--------------|--------------------------------------|-------------------------|-----|------------|
| Premium Size         |              | Allocation to client<br>(incl bonus) | Commission<br>to Broker | AMC | RS Code    |
| Standard PRSA        | SP<€15K      | 95%                                  | 3%                      | 1%  | R8117 XSV8 |
|                      |              | 96.5%                                | 1.5%                    | 1%  | R8120 XSWB |
|                      |              | 98%                                  | 0%                      | 1%  | R8121 XSWC |
|                      | SP>€15K<€30K | 95.75%                               | 2.25%                   | 1%  | R8116 XSV7 |
|                      |              | 97.25%                               | 0.75                    | 1%  | R8119 XSWA |
|                      | SP>€30K      | 96.5%                                | 1.5%                    | 1%  | R8115 XSV6 |
|                      |              | 98%                                  | 0%                      | 1%  | R8118 XSV9 |
| Non Standard<br>PRSA | SP<€15K      | 95%                                  | 3%                      | 1%  | R8124 XSWF |
|                      |              | 97%                                  | 1%                      | 1%  | R8127 XSWI |
|                      |              | 98%                                  | 0%                      | 1%  | R8128 XSWJ |
|                      | SP>€15K<€30K | 95.75%                               | 2.25%                   | 1%  | R8123 XSWE |
|                      |              | 97.75%                               | 0.25%                   | 1%  | R8126 XSWH |
|                      | SP>€30K      | 96.5%                                | 1.5%                    | 1%  | R8122 XSWD |
|                      |              | 98.5%                                | 0%                      | 1%  | R8125 XSWG |

For use on any PRSA where the term to NRA is less than two years (Excluding PRSA transfers which must receive 100% allocation)