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Product Options for Pensions, PRBs, PRSAs, ARFs, Savings & Investments



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Should you have any queries relating to our proposal, please do not hesitate to contact:

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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 >=€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% in years 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% in years 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% 4 year earnings	RA195 ZSBR	RA196 ZSBS
5+ Years	€15,000	4% 3 year earnings	RA197 ZSBT	RA198 ZSBU
2+ Years	€5,000	2% 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% 4 year earnings	RA210 ZSB6	RA211 ZSB7
5+ Years	€15,000	3% 3 year earnings	RA212 ZSB8	RA213 ZSB9
2+ Years	€5,000	1% 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% 4 year earnings	RA201 ZSBX	RA202 ZSBY	RA207 ZSB3
5+ Years	€15,000	3% 3 year earnings	RA203 ZSBZ	RA204 ZSB0	RA208 ZSB4
2+ Years	€5,000	1% 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% 4 year earnings	RA210 ZSB6	RA211 ZSB7	RA216 ZSCC
5+ Years	€15,000	3% 3 year earnings	RA212 ZSB8	RA213 ZSB9	RA217 ZSCD
2+ Years	€5,000	1% 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%* 3 year earnings	RA026 YSZJ	RA027 YSZK	RA028 YSZL
1+ Month	€5,000	3% 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% 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% 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% 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% 4 year earnings	RA269 ZSCF	RA270 ZSCG	RA271 ZSCH
5+ Years	€15,000	2% 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% 4 year earnings	RA287 ZSCY	RA288 ZSCZ	RA289 ZSC0
5+ Years	€15,000	2% 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

Single Contribution

Standard PRSAs: Contributions €5,000 - €99,999

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.00%	0.00%	0.75%	0.75%	RB446 ZSTM	RB453 ZSTU
2.00%	0.25%	1.00%	0.75%	RA502 ZSHX	RA516 ZSIB
3.00%	0.00%	1.00%	1.00%	RA254 ZSD1	RA509 ZSH4

Standard PRSAs: Contributions €100,000+

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.50%	0.00%	0.75%	0.75%	RB447 ZSTN	RB454 ZSTV
2.50%	0.25%	1.00%	0.75%	RA503 ZSHY	RA517 ZSIC
4.00%	0.00%	1.00%	1.00%	RA497 ZSHS	RA511 ZSH6
1.50%	0.15%	0.75%	0.60%	RB448 ZSTP	RB455 ZSTW
1.50%	0.40%	1.00%	0.60%	RA777 ZSK6	RA782 ZSLB

Advice PRSAs: Contributions €5,000 - €99,999

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.00%	0.50%	1.25%	0.75%	RA526 ZSIL	RA546 ZSI6
2.00%	0.75%	1.50%	0.75%	RB463 ZST4	RB469 ZSUA
3.00%	0.25%	1.25%	1.00%	RA259 ZSD6	RA539 ZSIZ
3.00%	0.50%	1.50%	1.00%	RB461 ZST2	RB467 ZST8
3.50%	0.15%	1.25%	1.10%	RB792 ZSZ9	RB796 A004
3.50%	0.40%	1.50%	1.10%	RB793 A001	RB797 A005
5.00%	0.00%	1.25%	1.25%	RA530 ZSIQ	RA550 ZSJA
5.00%	0.25%	1.50%	1.25%	RB460 ZST1	RB466 ZST7

Advice PRSAs: Contributions €100,000+

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.50%	0.50%	1.25%	0.75%	RA527 ZSIM	RA547 ZSI7
2.50%	0.75%	1.50%	0.75%	RB464 ZST5	RB470 ZSUB
4.00%	0.25%	1.25%	1.00%	RA521 ZSIG	RA541 ZSI1
4.00%	0.50%	1.50%	1.00%	RB462 ZST3	RB468 ZST9
4.50%	0.15%	1.25%	1.10%	RB794 A002	RB798 A006
4.50%	0.40%	1.50%	1.10%	RB795 A003	RB799 A007
5.00%	0.00%	1.25%	1.25%	RA530 ZSIQ	RA550 ZSJA
5.00%	0.25%	1.50%	1.25%	RB460 ZST1	RB466 ZST7
1.50%	0.65%	1.25%	0.60%	RA787 ZSLG	RA792 ZSLL

Important notes for Single Contribution PRSAs

- 100% allocation (no contribution charge) for all of the above
- Minimum term to NRA of 5 years
- Maximum age at entry of 63 next birthday
- 5 year clawback applies

Regular Contribution

Advice PRSAs: Regular Contributions

Commission		AMC (Inclusive of any trail)	AMC (Net of any trail)	RS code	
Initial	Trail			Standard	Indemnity
20.0%	0.00%	1.25%	1.25%	RA560 WRJZ	RA561 WRJO
10.0%	0.15%	1.25%	1.10%	RB801 WRZH	RB803 WRY4
20.0%	0.25%	1.50%	1.25%	RB490 WRV9	RB491 WRWA
10.0%	0.40%	1.50%	1.10%	RB802 WRY3	RB804 WRY5

Important notes for above Regular Contribution PRSAs

- Commission multiplier is 1% x term for the 10% initial option; 1.25% x term for the 20% initial option. Maximum age for commission is 68. 5 year clawback applies
- Minimum term to NRA of 5 years
- Monthly contributions only. Minimum contribution of €100 per month; maximum contribution of €5,000 per month

Standard PRSAs: Banded Structures

Commission		Trail	Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal				Standard	Indemnity
20.0%	0.0%	0.0%	96.5%	1.00%	R9979 WREC	R9978 WREB
10.0%	0.0%	0.0%	98.0%	1.00%	R9981 WREE	R9980 WRED
0.0%	0.0%	0.0%	100.0%	1.00%	R8138 VRP5	R8138 VRP5

Advice PRSAs: Banded Structures

Commission		Trail	Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal				Standard	Indemnity
20.0%	0.0%	0.25%	98.0%	1.50%	R9986 WREG	R9985 WREF
10.0%	0.0%	0.50%	98.0%	1.50%	R9988 WREI	R9987 WREH
10.0%	0.0%	0.0%	98.0%	1.00%	R9990 WREK	R9989 WREJ
0.0%	0.0%	0.50%	100.0%	1.50%	R8273 VRQQ	R8273 VRQQ
0.0%	0.0%	0.00%	100.0%	1.00%	R8140 VRP7	R8140 VRP7

* Bonus allocations from outset apply. Bonus allocations cannot bring the allocation rate above 100.0%. They do not apply to contracts written as part of a group scheme (including salary deduction contracts)

Annualised Contribution	Bonus Allocation
Less than €6,000	0.0%
At least €6,000 but less than €12,000	0.75%
At least €12,000	1.50%

Example of how banded structures work – R9986 WREC

€1,000 per month contribution – bonus allocation of 1.50%
 Broker would receive up to 20% initial commission with 0.25% trail.
 Customer receives an allocation rate of 99.5% allocation and a 1.50% AMC

Important notes for above Regular Contribution PRSAs

- Commission multiplier is 1.00% x term for the 10% initial option; 1.50% x term for the 20% initial option. Maximum age for commission is 68. 4 year clawback applies
- Minimum term to NRA of 5 years
- Monthly contributions only for the 20% commission options.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been agreed
- Single Contributions on these contracts will receive a base allocation based on the table, plus the Single Contribution bonus allocation. Commission paid is 100% minus 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

103.5% gross allocation - ARF contribution is less than €100,000

Commission		Allocation	AMC	ARF RS Code	Early surrender penalties
Initial	Trail				
0%	0%	103.5%	1%	RS766 USGJ	
0.5%	0%	103%	1%	RS764 USGH	
1%	0%	102.5%	1%	RS762 USGF	
1.5%	0%	102%	1%	RS760 USGD	
2%	0%	101.5%	1%	RS758 USGB	
2.5%	0%	101%	1%	RS756 USF9	
3%	0%	100.5%	1%	RS754 USF7	
3.5%	0%	100%	1%	R2122 USLT	
4%	0%	99.5%	1%	R2260 USM2	
4.5%	0%	99%	1%	R2263 USNB	
5%	0%	98.5%	1%	R2266 USNK	
0%	0.25%	103.5%	1.25%	RS867 USGM	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0.25%	103%	1.25%	RS1869 USKP	
1%	0.25%	102.5%	1.25%	R1868 USKL	
1.5%	0.25%	102%	1.25%	R1659 USJ4	
2%	0.25%	101.5%	1.25%	R1660 USJ7	
2.5%	0.25%	101%	1.25%	R1867 USKI	
3%	0.25%	100.5%	1.25%	R1866 USKF	
3.5%	0.25%	100%	1.25%	R2123 USLW	
4%	0.25%	99.5%	1.25%	R2261 USM5	
4.5%	0.25%	99%	1.25%	R2264 USNE	
5%	0.25%	98.5%	1.25%	R2267 USNN	
0%	0.5%	103.5%	1.5%	RS765 USGI	
0.5%	0.5%	103%	1.5%	RS763 USGG	
1%	0.5%	102.5%	1.5%	RS761 USGE	
1.5%	0.5%	102%	1.5%	RS759 USGC	
2%	0.5%	101.5%	1.5%	RS757 USGA	
2.5%	0.5%	101%	1.5%	RS755 USF8	
3%	0.5%	100.5%	1.5%	RS753 USF6	
3.5%	0.5%	100%	1.5%	R2124 USLZ	
4%	0.5%	99.5%	1.5%	R2262 USM8	
4.5%	0.5%	99%	1.5%	R2265 USNH	
5%	0.5%	98.5%	1.5%	R2268 USNR	

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

104.5% 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%	104.5%	1%	R3607 VSGM	5/4/3/2/1% in years 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 €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

105% 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%	105%	1%	R3637 VSHH	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0%	104.5%	1%	R3636 VSHG	
1%	0%	104%	1%	R3635 VSHF	
1.5%	0%	103.5%	1%	R3634 VSHE	
2%	0%	103%	1%	R3633 VSHD	
2.5%	0%	102.5%	1%	R3632 VSHC	
3%	0%	102%	1%	R3631 VSHB	
3.5%	0%	101.5%	1%	R3630 VSHA	
4%	0%	101%	1%	R3629 VSG9	
4.5%	0%	100.5%	1%	R3628 VSG8	
5%	0%	100%	1%	R3627 VSG7	
0%	0.25%	105%	1.25%	R3648 VSHT	
0.5%	0.25%	104.5%	1.25%	R3647 VSHS	
1%	0.25%	104%	1.25%	R3646 VSHR	
1.5%	0.25%	103.5%	1.25%	R3645 VSHQ	
2%	0.25%	103%	1.25%	R3644 VSHP	
2.5%	0.25%	102.5%	1.25%	R3643 VSHN	
3%	0.25%	102%	1.25%	R3642 VSHM	
3.5%	0.25%	101.5%	1.25%	R3641 VSHL	
4%	0.25%	101%	1.25%	R3640 VSHK	
4.5%	0.25%	100.5%	1.25%	R3639 VSHJ	
5%	0.25%	100%	1.25%	R3638 VSHI	
0%	0.5%	105%	1.5%	R3656 VSH1	
0.5%	0.5%	104.5%	1.5%	R3655 VSH0	
1%	0.5%	104%	1.5%	R3654 VSHZ	
1.5%	0.5%	103.5%	1.5%	R3653 VSHY	
2%	0.5%	103%	1.5%	R3652 VSHX	
2.5%	0.5%	102.5%	1.5%	R3651 VSHW	
3%	0.5%	102%	1.5%	R3650 VSHV	
3.5%	0.5%	101.5%	1.5%	R3649 VSHU	
4%	0.5%	101%	1.5%	R7244 XSJ1	
4.5%	0.5%	100.5%	1.5%	R7243 XSJ0	
5%	0.5%	100%	1.5%	R7242 XSJZ	

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 RS Code	Early surrender penalties
Initial	Trail				
0%	0%	101.5%	0.75%	RB692 ZSXL	5/4/3/2/1% in years 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% in years 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% in years 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% in years 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 RS Code	Early surrender penalties
Initial	Trail				
0%	0%	102%	0.6%	R7491 XSMW	4/3/2/1% in years 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 RS Code	Early surrender penalties
Initial	Trail				
0%	0%	101%	0.5%	R5103 WSDZ	4/3/2/1% in years 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% in years 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 WRBO	R9804 WRBO	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% in years 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% in years 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	5/4/3/2/1% in years 1/2/3/4/5
0.5%	0%	102%	0.75%	RA399 ZSFQ	
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 % in years 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 WSYV	
0%	0.25%	105%	1.5%	R6596 WSYO	

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 % in years 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.

Warning: Annual management fees apply. The fund growth shown is before the full annual management charge is applied on your policy.

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: This product may be affected by changes in currency exchange rates.

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