QUEST
RETIREMENT SOLUTIONS



PERSONAL RETIREMENT SAVINGS ACCOUNT (PRSA)

Financial Broker Wholesale Charges

Annual Management Charge:

Fund size	*Total Fee*	*Broker Fee*
< €50,000	2.50% p.a.	0% p.a.
€50,000 to €249,999	1.25% p.a.	0.25% p.a.
€250,000 to €499,999	1.00% p.a.	0.25% p.a
€500,000 to €1,500,000	0.60% p.a.	0.25% p.a
> €1,500,000	0.50% p.a.	0.25% p.a

Annual Management Charge ("AMC"): The AMC is charged half yearly in advance. VAT currently does not apply. The percentage to apply will be the percentage in the above table that corresponds to the value of your PRSA at the charging date. There are two charge dates each year, the 31st March and 30th September. The first applicable AMC will be calculated on a daily basis from the date of commencement of the PRSA to the first charging date in arrears. For fee purposes the date of commencement is considered the date at which the first asset is received into the PRSA. These fees will apply until the date the PRSA contract ends or is transferred in full to another arrangement. The AMC will be deducted automatically from your PRSA bank account. We require a certain level of liquidity to be maintained in the PRSA bank account to ensure such payments can be made. Where there are insufficient funds to deduct fees following the valuation date, fees will accrue for future deduction. Quest Retirement Solutions Ltd does not levy any entry or exit charges to your PRSA contract. However, charges and associated costs for any underlying investments may vary in this respect and professional investment advice should be sought. Please refer to the PDC for full details.

Property Purchase Charges: Quest Retirement Solutions will apply a once off administration fee where property is being bought through your PRSA. This fee relates solely to services provided by Quest and are not related to any third party fees including appointed solicitors. The fee applicable is 1% of the gross value of the property up to a maximum of €1,000.

The fee is VAT exempt and will be discharged from the pension. The fee may be levied regardless of whether the transaction completes (subject to regulatory restrictions). Please note that your Financial Broker may also apply a fee and this will be confirmed in the Property Investment Questionnaire that must be completed and submitted to Quest prior to any property purchase being facilitated.

Other Charges: Charges for investments made within the PRSA may be applied by third parties. The Contributor will be notified of these charges in advance by their Financial Broker. They are in addition to the charges above and will comply with PRSA legislation.

Charges correct at date of going to print (1st March 2026).
We reserve the right to alter these fees in the future by appropriate notification.

Note to Financial Brokers:

As part of the setting up of a non-standard PRSA there is a requirement for a bank account. The beneficial owner of the PRSA decides what bank they want to use. We have pre-approved mandates with Bank of Ireland as Bank of Ireland has the capabilities to deal with the requirements of a self-directed pension. However it should be noted that your client is free to choose any bank they wish provided that the chosen bank can operate the account in the required compliant manner and can facilitate the processing of third party transactions. Please advise us of which bank your client has chosen by completing the appropriate mandate.

Please note that the provision of this product or service does not require licensing, authorisation or registration by the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.

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