

Schedule of fees and charges for **permanent tsb** products provided by Irish Life Assurance plc



permanent tsb has chosen Irish Life, Ireland's leading life and pensions provider, to provide its customers with a range of pension, protection, investments and savings products.

The purpose of this guide is to provide you with information to help you understand the charges associated with these products.

This document contains important information. Please read it carefully.

Further information can be found in the product terms and conditions booklet.

The following products are provided by Irish Life Assurance plc.

Pensions

	Contribution type	Clear PRSA
Percentage of Contribution Invested	Regular Contribution a year	<€9,000 95% €9,000 - €11,999 95.75% ≥ €12,000 96.5%
		Investment percentage increases by 0.5% after year 6, subject to a maximum of 100%
	Single Contribution	< €12,500 95% €12,500 - €24,999 95.75% ≥ €25,000 96.5%
	Transfer Value	100%
Yearly Charges	Regular Contribution	1%
	Single Contribution	1%
	Transfer Value	1%

	Contribution type	Clear Executive
Percentage of Contribution Invested	Regular Contribution a year	<€9,000 95% €9,000 - €11,999 95.75% ≥ €12,000 96.5%
		Investment percentage increases by 0.5% after year 6, subject to a maximum of 100%
	Single Contribution	< €12,500 95% €12,500 - €24,999 95.75% ≥ €25,000 96.5%
	Transfer Value	100%
Yearly Charges	Regular Contribution	1%
	Single Contribution	1%
	Transfer Value	1%

Post Retirement Plans

	Contribution type	Complete Solutions ARF 1 & AMRF 1
Percentage of Contribution Invested	Single Contribution	< 25000 98% €25,000 - €50,000 99% €50,000 - €100,000 100% €100,000 - €250,000 101% >= €250,000 102%
	Transfer Value	As per single contribution
Yearly Charges (Note 1)	Single Contribution	1.25%
	Transfer Value	1.25%
Exit Charge	Single Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%

	Contribution type	Complete Solutions ARF 2 & AMRF 2
Percentage of Contribution Invested	Single Contribution	< €25,000 95% €25,000 - €49,999 96% €50,000 - €99,999 97% €100,000 - €249,999 97.5% ≥ €250,000 98%
	Transfer Value	As per single contribution
Yearly Charges (Note 1)	Single Contribution	1%
	Transfer Value	1%

Note 1: These are the standard fund charges for Complete Solutions ARF 1 & 2 and AMRF 1 & 2. You may choose to invest in other funds with higher charges or where the charge could vary (for example if the fund is managed by an external manager (other than Irish Life Investment Managers). Our estimate of the maximum extra charge that could apply based on the funds currently available is 1.15%.

Savings & Investments

	Contribution type	Clear Regular Invest
Percentage of Contribution Invested	Regular Contribution a year	< €9,000 100% €9,000 - €14,999 100.5% ≥ €15,000 101%
	Single Contribution	100%
Yearly Charges	Regular Contribution	1.65%
	Single Contribution	1.5%
Exit Charge	Annual Premium/ Single Premium Exit Charges (Years 1 to 5)	5%/5%/5%/3%/1%

	Contribution type	Clear Invest
Percentage of Contribution Invested	Single Contribution	< €250,000 100% ≥ €250,000 100.5%
Yearly Charge (Note 2)	Single Contribution	1.25%
Exit Charge	Single Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%

Note 2: These are the standard fund charges for Clear Invest. You may choose to invest in other funds with higher charges or where the charge could vary (for example if the fund is managed by an external manager other than Irish Life Investment Managers). Our estimate of the maximum extra charge that could apply based on the funds currently available is 0.9%.

Protection

The cost of cover varies by:

- Age
- Term
- Gender
- Smoker Status
- Amount of benefit
- Health
- Product type

Optional benefits which you can choose to add to your plan increase the cost of cover.

Optional benefits available include:

- Specified Illness Cover
- Hospital Cash Cover
- Accident Cash Cover
- Guaranteed Cover Again
- Indexation

Acceptance for cover is subject to underwriting.

Note: The information listed corresponds to products which can be bought directly from **permanent tsb** and provided by Irish Life Assurance plc. **permanent tsb** p.l.c. is a tied Assurance agent for Irish Life Assurance plc. Irish Life Assurance plc and **permanent tsb** p.l.c. are regulated by the Central Bank of Ireland.



56-59 St Stephen's Green
Dublin 2
Phone: 1890 500 121
www.permanenttsb.ie

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