

## Schedule of fees and charges for Life & Pension 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

	<b>Contribution type</b>	<b>Clear PRSA</b>
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% from year 6, subject to a maximum of 100%
Yearly Charges	Single Contribution	< €12,500                      95%
		€12,500 - €24,999    95.75%
		≥ €25,000                      96.5%
	Transfer Value	100%
	Regular Contribution	1%
	Single Contribution	1%
	Transfer Value	1%

	<b>Contribution type</b>	<b>Clear Executive</b>
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% from year 6, subject to a maximum of 100%
Yearly Charges	Single Contribution	< €12,500 95%
		€12,500 - €24,999 95.75%
		≥ €25,000 96.5%
	Transfer Value	100%
	Regular Contribution	1%
	Single Contribution	1%
	Transfer Value	1%

# Post Retirement Plans

	<b>Contribution type</b>	<b>Complete Solutions ARF 1 &amp; AMRF 1</b>
Percentage of Contribution Invested	Single Contribution	< €25,000 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%

	<b>Contribution type</b>	<b>Complete Solutions ARF 2 &amp; AMRF 2</b>
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 Complete Solutions 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 1.25%.

# Savings & Investments

	Contribution type	Clear Regular Invest						
Percentage of Contribution Invested	Regular Contribution a year	<table> <tr> <td>&lt; €9,000</td> <td>100%</td> </tr> <tr> <td>€9,000 - €14,999</td> <td>100.5%</td> </tr> <tr> <td>≥ €15,000</td> <td>101%</td> </tr> </table>	< €9,000	100%	€9,000 - €14,999	100.5%	≥ €15,000	101%
	< €9,000	100%						
€9,000 - €14,999	100.5%							
≥ €15,000	101%							
	Single Contribution	100%						
Yearly Charges (Note 2)	Regular Contribution	1.65%						
	Single Contribution	1.50%						
Exit Charge	Annual Premium/ Single Premium Exit Charges (Years 1 to 5)	5%/5%/5%/3%/1%						

**Note 2:** These are the standard fund charges for Clear Regular 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 0.15%.

	Contribution type	Clear Invest				
Percentage of Contribution Invested	Single Contribution	<table> <tr> <td>&lt; €250,000</td> <td>100%</td> </tr> <tr> <td>≥ €250,000</td> <td>100.5%</td> </tr> </table>	< €250,000	100%	≥ €250,000	100.5%
< €250,000	100%					
≥ €250,000	100.5%					
Yearly Charge (Note 3)	Single Contribution	1.25%				
Exit Charge	Single Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%				

**Note 3:** 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 0.75%.

# Protection

## The cost of cover varies by:

- Age
- Term
- 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
- 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** plc. and provided by Irish Life Assurance plc. **permanent tsb** plc. is tied to Irish Life Assurance plc. for life and pensions products. Irish Life Assurance plc. is regulated by the Central Bank of Ireland. **permanent tsb** plc. is regulated by the Central Bank of Ireland.



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