

9 Complete Solutions PRSA Standard (0%)

Pension Board Approval Number: APP/K/897/S

Your charges explained leaflet

1. Entry charges

(a) Entry charge on initial regular contribution

Regular contribution	Entry charge on total contributions	Allocation rate on total contributions
All contribution amounts	0%	100%

(b) Entry charge on one-off contribution

One-off contribution	Entry charge on total contributions	Allocation rate on total contributions
All contribution amounts	0%	100%

(c) Entry charge on transfer contributions

You will receive 100% allocation on transfer contributions received from approved pension schemes into your PRSA as no entry charge applies.

Please note the following:

There is no maximum contribution limits into this plan. However, the highest regular contribution we can accept is:

- €5,000 if paid monthly;
- €7,500 if paid quarterly;
- €15,000 if paid half yearly;
- €30,000 if paid yearly.

If you pay in excess of these amounts, the excess is treated as a one-off contribution.

Yearly fund charge

Fund	Fund charge
Active Managed Fund	1%
*Cash Fund	1%
Consensus Fund	1%
Consensus Cautious Fund	1%
Consensus Equity Fund	1%
Dynamic Global Equity Fund	1%
Global Cash Fund	1%
Global Opportunities Fund	1%
Indexed Emerging Markets Equity Fund	1%
Indexed Euro Corporate Bond Fund	1%
Indexed European Equity Fund	1%
Indexed European Gilts Fund	1%
Indexed European Property Shares Fund	1%
Indexed Fixed Interest Fund	1%
Indexed Irish Equity Fund	1%
Indexed Japanese Equity Fund	1%
Indexed North American Equity Fund	1%
Indexed Pacific Equity Fund	1%
Indexed UK Equity Fund	1%
Indexed World Equities Fund	1%
Pension Protection Fund	1%
Safe Deposit Fund	1%

*The Cash Fund is not available for new contributions or switching into. It currently remains open under the Default Investment Strategies and Lifestyle Options as a pre-determined fund within those strategies.

Irish Life Assurance plc is regulated by the Financial Regulator.