

Irish Life Personal Retirement Bond Range

Features	Complete Solutions PRB1 For clients interested in the Self-Invested Fund		Corporate Business
	Option A	Option B	
Minimum Fund Required	€20,000		€3,000
Base AMC	1%	0.75%	0.75%

• Base Annual Management Charge assumes investment in Consensus Fund. Fund charges may be higher for other funds.

Commission Options			
Initial Commission	0% to 5%	0% to 4%	0% to 4%
Trail Commission	0.25%	0.25% or 0.5%	0.25%

• Trail commission is financed by the addition of a plan charge of 0.25% or 0.5% as appropriate.
• Please refer to your Account Manager where the term to NRA is less than 5 years

Investment Options		
Other Funds	Full Complete Solutions range	Full Corporate Business range
Lifestyling	Yes - Complete Solutions Lifestyle Strategies	Yes – Personal Lifestyle Strategy

Where term to NRA is more than 5 years

Gross Allocation Rates			
Band 1: <€50,000	103%	102%	102%
Band 2: <€100,000	104%	103%	103%
Band 3: €100,000+	105%	104%	104%

Early Exit Penalties Applicable on early retirement or transfer out to another PRB		
Years 1 to 5	5%, 5%, 5%, 3%, 1%	4%, 4%, 3%, 2%, 1%

• Early retirement is defined as retirement at any date earlier than the retirement date stated on the policy schedule.
• The Corporate Business exit penalties above apply where the gross allocation is 104%. If the gross allocation is 103%, the exit penalty is 3%, 3%, 2% & 1% (exit penalty ends after year 4). If the gross allocation is 102%, the exit penalty is 2%, 2% & 1% (exit penalty ends after year 3).

Where term to NRA is less than 5 years

Gross Allocation Rates			
All Bands	100%	100%	100%

Early Exit Penalties Applicable on early retirement or transfer out to another PRB		
Years 1 to 5	5%, 5%, 5%, 3%, 1%	0%

• No exit penalty applies at the original chosen retirement date on either PRB contract.

For more information on Irish Life's Personal Retirement Bond options, please contact your Account Manager or visit our websites www.blinc.ie or www.irishlife.ie/corporatebusiness.

Warning: If you invest in this product you will not have any access to your money until you choose to retire.

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.