

HC - Portus Fund Charges

	Fund Name	Fixed Charge	Estimated Average Variable Charge	Total Estimated Yearly Charge
1	HC Cautious Portfolio	0.95%	0.00%	0.95%
2	HC Careful Portfolio	0.95%	0.00%	0.95%
3	HC Conservative Portfolio	0.95%	0.15%	1.10%
4	HC Balanced Portfolio	0.95%	0.20%	1.15%
5	HC Experienced Portfolio	0.95%	0.20%	1.15%
6	HC Adventurous Portfolio	0.95%	0.15%	1.10%
7	HC Very Adventurous Portfolio	0.95%	0.10%	1.05%
8	Global Cash Fund	0.95%	0.00%	0.95%
9	Blackrock (BGF) Euro Bond Fund	0.85%	0.65%	1.50%
10	Euro Corporate Bond Fund - Indexed	0.95%	0.00%	0.95%
11	Euro Short Dated Bond Fund - Indexed	0.95%	0.00%	0.95%
12	European Gilts Fund – Indexed	0.95%	0.00%	0.95%
13	Inflation Linked Bond Fund - Indexed	0.95%	0.00%	0.95%
14	JPM Global Strategic Bond Fund	0.85%	0.70%	1.55%
15	Emerging Market Equity Fund – Indexed	0.95%	0.00%	0.95%
16	Ethical Global Equity Fund – Indexed	0.95%	0.00%	0.95%
17	European Equity Fund – Indexed	0.95%	0.00%	0.95%
18	European Property Shares Fund – Indexed	0.95%	0.00%	0.95%
19	Infrastructure Equities Fund	0.85%	0.60%	1.45%
20	Irish Equity Fund – Indexed	0.95%	0.00%	0.95%
21	Japanese Equity Fund – Indexed	0.95%	0.00%	0.95%
22	M&G Emerging Markets Fund	0.85%	1.05%	1.90%
23	M&G Global Dividend Fund	0.85%	1.00%	1.85%
24	North American Equity Fund – Indexed	0.95%	0.00%	0.95%
25	Pacific Equity Fund – Indexed	0.95%	0.00%	0.95%
26	Technology Fund – Indexed	0.95%	0.00%	0.95%
27	UK Equity Fund – Indexed	0.95%	0.00%	0.95%
28	World Equity Fund – Indexed	0.95%	0.00%	0.95%
29	Commodities Fund – Indexed	0.95%	0.20%	1.15%
30	Consensus Fund	0.95%	0.00%	0.95%
31	CORE Fund	0.95%	0.20%	1.15%
32	Global Consensus Fund	0.95%	0.00%	0.95%
33	Hedged Global Consensus Fund	0.95%	0.00%	0.95%
34	Protected Consensus Markets Fund	1.55%	0.00%	1.55%
35	Self Invested Fund (See note C)	1.00%	0.00%	1.00%
36	Strategic Asset Return Fund	0.85%	0.55%	1.40%
37	Irish Property Fund	0.95%	0.00%	0.95%
38	UK Property Fund	0.95%	0.38%	1.33%

Additional Notes

- A** The Total Estimated Yearly Charge is a combination of a fixed and variable charge (if any) and it reflects the total average estimated charge we expect the fund will have to pay over the long-term. Please refer to the Fund Guide for further details
- B** The Total Estimated Yearly Charge is combined with the applicable Plan Charge or Rebate (see Portus Commission Options page) to provide the overall yearly management charge
- C** The Self Invested Fund is not available on the Personal Investment contract - it is only available on pension products on the platform. All other funds are available on all platform products

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HC - Portus Commission Options

For Single Premiums only - All Products

Subject to a minimum term of 5 years to NRA

	Initial Commission	Fund Based Trail Commission	Plan Charge or Rebate	New SP	SP topup	Transfer Value
1	2.1%	0.15% from month 1 0.45% from month 109	0.05%	6385	6386	6387
2	2.1%	0.25% from month 1 0.55% from month 109	0.15%	6388	6389	6390
3	2.1%	0.35% from month 1 0.65% from month 109	0.25%	6391	6392	6393
4	2.1%	0.45% from month 1 0.75% from month 109	0.35%	6394	6395	6396
5	2.1%	0.55% from month 1 0.85% from month 109	0.45%	6397	6398	6399
6	2.1%	0.65% from month 1 0.95% from month 109	0.55%	6400	6401	6402
7	2.1%	0.10% from month 1 0.40% from month 109	0.00%	6403	6404	6405
8	2.1%	0.00% from month 1 0.30% from month 109	0.10%	6406	6407	6408

For Single & Regular Premiums - All Products

No minimum term required

	Initial Commission	Fund Based Trail Commission	Plan Charge or Rebate	AP or SP-only	SP topup	Transfer Value
9	0.0%	0.45% from month 1	0.05%	6327	6328	6363
10	0.0%	0.55% from month 1	0.15%	6329	6330	6364
11	0.0%	0.65% from month 1	0.25%	6331	6332	6365
12	0.0%	0.75% from month 1	0.35%	6333	6334	6366
13	0.0%	0.85% from month 1	0.45%	6335	6336	6367
14	0.0%	0.95% from month 1	0.55%	6337	6338	6368
15	0.0%	0.35% from month 1	0.05%	6339	6340	6369
16	0.0%	0.25% from month 1	0.15%	6341	6342	6370
17	0.0%	0.40% from month 1	0.00%	6608	6609	6610
18	0.0%	0.00%	0.40%	6682	6683	6684

Personal & Company Pensions - Regular Premiums only

Minimum premium of €1,000 pm (See note E below) & 10 Year Term required

	Initial Commission	Fund Based Trail Commission	Plan Charge or Rebate	AP	SP topup	Transfer Value
19	0.75% X Term (maximum 10%)	0.00% from month 1 0.45% from month 109	0.05%	6853	N/A	N/A
20	0.75% X Term (maximum 10%)	0.10% from month 1 0.55% from month 109	0.15%	6854	N/A	N/A

Additional Notes

- A Initial commission options (1 to 8) are only available on lump sums and require a minimum term of 5 years to NRA for PRBs, Personal, Company & Investment-only pensions. Initial commission is earned over a 4 year period
- B Fund Based Trail Commission-only options (9 to 17) are the only options available on lump sums where the term to NRA is below 5 years and on regular premiums where the term to NRA is below 10 years
- C All Fund Based Trail Commission is paid on a monthly basis
- D Profile 18 is a nil commission option
- E Initial commission options 19 & 20 are earned over a 6 year period and require a minimum term of 10 years. They also require a minimum monthly premium of €1,000 in order to receive 100% allocation. Amounts below this will receive 98% allocation. The accrual basis is 0.75% X term, with a maximum payment of 10% and the term for calculating the actual commission payable is based on a maximum NRA of 65. An exit penalty of 1% would apply to the client's fund value on exit within the first 3 years (this penalty would not apply to any accompanying lump sums). Both options also have a policy fee attaching of €4.38 per month (indexing with CPI)
- F The overall yearly management charge is a combination of the Plan Charge (or Rebate) shown above and the Total Estimated Fund Charge (see Portus Fund Charges page)

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HC - Portus Products Summary

	Personal Investment	Personal Pension	PRB	Company Pension	Investment-only	ARF/AMRF
Minimum investment						
- Regular Premium (p.m.)	N/A	€250	N/A	€250	€250	N/A
- Single Premium	€10,000	€10,000	€10,000	€10,000	€10,000	€10,000
Minimum Top-up						
- Regular Premium (p.m.)	N/A	€10	N/A	€10	€10	N/A
- Single Premium	€1,000	€500	€500 (Note 1)	€500	€500	€1,000
Contribution rate	100%	100%	100%	100%	100%	100%
Policy Fee	None	None	None	None	None	None
Yearly Plan Charge	A maximum yearly plan change of 0.55% of the value of the fund may apply across all products					
Pensions Authority Fee	N/A	N/A	N/A	€8 p.a. (2015)	N/A	N/A
Minimum Term						
- Regular Premium	N/A	2 years	N/A	2 years	2 years	N/A
- Single Premium	Open ended	No minimum	No minimum	No minimum	No minimum	Open ended
Minimum age at entry	18 (Note 2)	18	18	18	18	18
Maximum age at entry						
- Regular Premium	N/A	72	N/A	67	67	N/A
- Single Premium	None	74	69	69	69	ARF: None AMRF: 74
Government Levy (2015)	1%	0.15%	0.15%	0.15%	0.15%	None
Partial surrenders	Allowed	Not allowed	Not allowed	Not allowed	Not allowed	Allowed
- Minimum allowed	€200 after tax (Note 3)	N/A	N/A	N/A	N/A	€350 (Note 4)
Regular withdrawals	Min 4% & Max 8%	N/A	N/A	N/A	Allowed	ARF: 1% - 15% p.a. AMRF: 0% - 4% p.a.

Additional Notes

- 1 Any top-up to a PRB must be from the original occupational pension scheme or another PRB plan in respect of the original scheme
- 2 For joint investors in the Personal Investment contract, if one investor dies, the investment will automatically transfer to the other investor
- 3 A tax on growth of 41% currently applies to the Personal Investment contract
- 4 There must be at least €1,000 remaining after the withdrawal