

# Product Snapshot

Term	Open ended – we recommend 5 -10 years or more
Number of funds	24
Switching	Free of charge
Minimum regular payment	€250 per month
Minimum top-up amount	€15 per month
Minimum lump sum payment	€650

## Regular Commission Options

Flat 5 commission rate	Renewal commission options	Trail commission options	Addition to standard fund charge where trail is taken	Premium Allocation rate
5%	5%	0%	0.00%	95.00%
4%	4%	0%	0.00%	96.00%
3%	3%	0.25%	0.25%	97.00%
2%	2%	0.25%	0.25%	98.00%
1%	1%	0.25%	0.25%	99.00%
1%	1%	0.50%	0.50%	99.00%
0%	0%	0.25%	0.25%	100.00%
0%	0%	0.50%	0.50%	100.00%
0%	0%	0.75%	0.75%	100.00%

These are the only options available on the Flat 5 profile

15/3 commission rate	Renewal commission options	Trail commission options	Addition to standard fund charge where trail is taken	Premium Allocation rate
15%	3%	0%	0%	95.00%
15%	2%	0%	0%	95.83%
15%	1%	0%	0%	96.67%
15%	0%	0%	0%	97.50%
10%	3%	0%	0%	95.83%
10%	2%	0%	0%	96.67%
10%	1%	0%	0%	97.50%
10%	0%	0%	0%	98.33%
7.5%	3%	0%	0%	96.25%
7.5%	2%	0%	0%	97.08%
7.5%	1%	0%	0%	97.92%
7.5%	0%	0%	0%	98.75%
5.0%	3%	0%	0%	96.67%
5.0%	2%	0%	0%	97.50%
5.0%	1%	0%	0%	98.33%
5.0%	0%	0%	0%	99.17%

There is full flexibility on the 15/3 profile - This is only a sample of the options available

## Standard Charges

1. A 5% entry charge on each regular payment. This could be lower depending on the commission option chosen.  
There is a 3.5% charge on any lump-sum payments.
2. A €4 policy fee each month (this increases each year in line with inflation)
3. An annual charge on your fund every year. The actual charge will depend on the funds and the commission option
  - Irish Life Consensus Fund has an annual fund charge of 1%.
  - Irish Life indexed and active funds have an annual fund charge of 1.1%.
  - Bloxham and PI Investment funds have an annual fund charge of 1.35%.
  - Fidelity funds have an annual fund charge of 1.85%.
  - Property Portfolio Fund has an Irish Life annual fund charge of 1.1%. There are also additional annual charges that we expect to be around 1.1%, for the parts of this fund that are not directly managed by Irish Life.

### Regular payment - plan charges.

The standard entry charge of 5% can be reduced or replaced by an additional yearly plan charge ranging from 0.25% to 0.75%. The amounts invested and the plan charge will be shown on the plan schedule.