

## SELF-INVESTED FUND CHARGES

### Irish Life pension fund management charge:

- 1% annual management charge on the Self-Invested Fund
- This applies on all of the asset classes listed below

### Equity:

- Execution-Only: 0.25% of the trade value is charged (to a minimum of €100).
- Bloxham (Advisory stockbroker): 1% annual management charge plus 0.5% trading charge.
- Citigroup Quilter (Discretionary stockbroker): 1% annual management charge

### Property:

- €1,000 acquisition fee
- €500 fee if lending is required
- €200 annual charge
- €500 disposal fee
- Property managers charge 8% of rent as a fee (plus 6% for 12-months if a new tenant is required)
- Stamp duty, solicitor's and other standard property fees will vary based on the property value, type and location

### Other externally-managed funds or unit trusts etc.:

- If the external fund manager or trustee (in the case of a unit trust) has a management charge then this will apply

### Deposits:

- No charge beyond the 1% annual management charge



Irish Life