



Complete Solutions ARF1 & AMRF1 Investments

Commission Options & Charging Structure

Initial Commission	Fund Based Trail Commission	Net Allocation	Base AMC (Consensus Fund)	Commission Profile Number
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5% Initial Commission Options

1	5%	0%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.00%	6129-100
2	5%	0%	<€100,000 <€200,000 €200,000+	96% 97% 98%	0.75%	6109-100
3	5%	0.25%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.25%	6141-100
4	5%	0.25%	<€100,000 <€200,000 €200,000+	96% 97% 98%	1.00%	6111-100
5	5%	0.50%	<€100,000 <€200,000 €200,000+	96% 97% 98%	1.25%	6113-100

4% Initial Commission Options

6	4%	0%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.00%	6131-100
7	4%	0%	<€100,000 <€200,000 €200,000+	97% 98% 99%	0.75%	6109-080
8	4%	0.25%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.25%	6143-100
9	4%	0.25%	<€100,000 <€200,000 €200,000+	97% 98% 99%	1.00%	6111-080
10	4%	0.50%	<€100,000 <€200,000 €200,000+	97% 98% 99%	1.25%	6113-080

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3% Initial Commission Options

11	3%	0%	<€100,000 <€200,000 €200,000+	100% 101% 102%	1.00%	6133-100
12	3%	0%	<€100,000 <€200,000 €200,000+	98% 99% 100%	0.75%	6109-060
13	3%	0.25%	<€100,000 <€200,000 €200,000+	100% 101% 102%	1.25%	6145-100
14	3%	0.25%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.00%	6153-100
15	3%	0.25%	<€100,000 <€200,000 €200,000+	96% 97% 98%	0.75%	6115-100
16	3%	0.50%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.25%	6161-100
17	3%	0.50%	<€100,000 <€200,000 €200,000+	96% 97% 98%	1.00%	6117-100
18	3%	0.75%	<€100,000 <€200,000 €200,000+	96% 97% 98%	1.25%	6119-100

2% Initial Commission Options

19	2%	0%	<€100,000 <€200,000 €200,000+	101% 102% 103%	1.00%	6135-100
20	2%	0%	<€100,000 <€200,000 €200,000+	99% 100% 101%	0.75%	6109-040
21	2%	0.25%	<€100,000 <€200,000 €200,000+	101% 102% 103%	1.25%	6147-100
22	2%	0.25%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.00%	6155-100
23	2%	0.25%	<€100,000 <€200,000 €200,000+	97% 98% 99%	0.75%	6115-066
24	2%	0.50%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.25%	6163-100

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2% Initial Commission Options

25	2%	0.50%	<€100,000 <€200,000 €200,000+	97% 98% 99%	1.00%	6117-066
26	2%	0.75%	<€100,000 <€200,000 €200,000+	97% 98% 99%	1.25%	6119-066

1% Initial Commission Options

27	1%	0%	<€100,000 <€200,000 €200,000+	102% 103% 104%	1.00%	6137-100
28	1%	0%	<€100,000 <€200,000 €200,000+	100% 101% 102%	0.75%	6109-020
29	1%	0.25%	<€100,000 <€200,000 €200,000+	102% 103% 104%	1.25%	6149-100
30	1%	0.25%	<€100,000 <€200,000 €200,000+	100% 101% 102%	1.00%	6157-100
31	1%	0.25%	<€100,000 <€200,000 €200,000+	98% 99% 100%	0.75%	6115-033
32	1%	0.50%	<€100,000 <€200,000 €200,000+	100% 101% 102%	1.25%	6165-100
33	1%	0.50%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.00%	6117-033
34	1%	0.75%	<€100,000 <€200,000 €200,000+	98% 99% 100%	1.25%	6119-033

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0% Initial Commission Options

35	0%	0%	<€100,000 <€200,000 €200,000+	103% 104% 105%	1.00%	6139-100
36	0%	0%	<€100,000 <€200,000 €200,000+	101% 102% 103%	0.75%	6109-000
37	0%	0.25%	<€100,000 <€200,000 €200,000+	103% 104% 105%	1.25%	6151-100
38	0%	0.25%	<€100,000 <€200,000 €200,000+	101% 102% 103%	1.00%	6159-100
39	0%	0.25%	<€100,000 <€200,000 €200,000+	99% 100% 101%	0.75%	6115-000
40	0%	0.50%	<€100,000 <€200,000 €200,000+	101% 102% 103%	1.25%	6167-100
41	0%	0.50%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.00%	6117-000
42	0%	0.75%	<€100,000 <€200,000 €200,000+	99% 100% 101%	1.25%	6119-000

Notes

- 1 For simultaneous investments into an AMRF1 and an ARF1 contract, the allocation rates above refer to the overall amount being invested in both contracts.
- 2 If the plan(s) is transferred to another contract or a lump sum withdrawal is taken in the first 5 years, an early withdrawal charge will apply to the fund at a rate of 5%, 5%, 5%, 3% or 1% (Years 1 to 5). This charge does not apply on regular cash withdrawals, up to a maximum of 15% p.a.

For more information, please contact your Account Manager.