



# Policy Fees & Charges

## AHCPS AVC Scheme

Scheme Charges:

<b>Consultancy Fee</b> (deducted monthly from contributions in year one):	€525
<b>Contribution Charge</b> (as a % of each regular contribution):	2%
<b>Contribution Charge</b> (as a % of each single premium contribution):	3%
<b>Annual Management Charge (AMC)</b> This is determined by the fund(s) you have selected below:	

Public Sector Strategy Funds	AMC
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PS Adventurous Fund	1.00%
PS Balanced Fund	1.00%
PS Cautious Fund	1.00%
Cash Fund	1.00%

**Please note:** a tiered AMC applies which reduces the AMC by 0.25% on any amount in the AVC between €40,000 and €140,000 and by a further 0.25% on any amount greater than €140,000.

The Public Sector funds make use of specialised investment managers to access alternative asset classes such as forestry or commodities. The fees and costs of utilising these managers vary as the asset mix varies within each fund but are expected to total between 0.1% - 0.2% of the overall fund value each year.

Cornmarket is paid initial and renewal commission out of the opposite referenced charges for the ongoing administration and marketing of your AVC Scheme. They are not additional charges.

### Client Declaration

I confirm that I have been advised of the charges in relation to the above AVC Scheme.

Signature:

Today's date:

Day	Month	Year
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>