



Policy Fees & Charges

UCD AVC Scheme

Scheme Charges:

Contribution Charge
(as a % of each regular premium contribution): 4%

Contribution Charge
(as a % of each single premium contribution): 3.5%

Annual Management Charge (AMC)
This is determined by the fund(s) you have selected below:

Strategy Funds	AMC
EMPOWER Growth Fund	1.00%
Pension Stability Fund	1.00%
EMPOWER Cash Fund	1.00%

Individually Selected Funds	AMC
Consensus Cautious Fund	1.00%
Consensus Fund	1.00%

Please note: 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: / /