

Policy Fees & Charges

UCD AVC Scheme

Scheme Charges:

Contribution Charge

Annual Management Charge (AMC)	
Contribution Charge(as a % of each single premium contribution):3	.5%
(as a % of each regular premium contribution):	4%

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

Consensus Cautious Fund	1.00%
Consensus Fund	1.00%

The funds listed are not the only funds available. There are currently 30 funds to choose from in the UCD AVC Scheme. The AMC on these funds range from 1.00% to 1.78%.

Client Declaration

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



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Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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

Initial Commission: Maximum of 15% of contribution amount (regular premium only).