

# 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

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%.

**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).

## Client Declaration

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

Signature:

Today's date:

Day		Month		Year			
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