

# **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).