

COSTS AND COMMISSIONS

ARF Charging Structures

| Product Version | Single Premium Upfront Comm | Fund-based Commission | Policy AMC | AGI Fund Charge | Total Charge No Guarantee | Guarantee Charge | Total Charge with Guarantee |
|-----------------|-----------------------------|-----------------------|--------------|-----------------|---------------------------|------------------|-----------------------------|
| A1 | 0.00% | 0.75% | | | | | |
| A2 | 1.00% | 0.60% | | | | | |
| A3 | 2.00% | 0.50% | 1.10% | 0.16%-0.65% | 1.26% - 1.75% | 0.65% - 0.85% | 2.00% - 2.20% |
| A4 | 3.00% | 0.35% | | | | | |
| A5 | 4.00% | 0.25% | | | | | |
| B1 | 0.00% | 0.50% | | | | | |
| B2 | 1.00% | 0.35% | | | | | |
| B3 | 2.00% | 0.25% | 0.85% | 0.16%-0.65% | 1.01% - 1.50% | 0.65% - 0.85% | 1.75% - 1.95% |
| B4 | 3.00% | 0.10% | | | | | |
| B5 | 4.00% | 0.00% | | | | | |
| C1 | 0.00% | 0.25% | | | | | |
| C2 | 1.00% | 0.12% | 0.65% | 0.16%-0.65% | 0.81% - 1.30% | 0.65% - 0.85% | 1.55% - 1.75% |
| C3 | 2.00% | 0.00% | | | | | |
| D1 | 0.00% | 0.00% | 0.35% | 0.16%-0.65% | 0.51% - 1.00% | 0.65% - 0.85% | 1.25% - 1.45% |
| F1 | 0.00% | 1.00% | | | | | |
| F2 | 1.00% | 0.85% | | | | | |
| F3 | 2.00% | 0.75% | 1.35% | 0.16%-0.65% | 1.51% - 2.00% | 0.65% - 0.85% | 2.25% - 2.45% |
| F4 | 3.00% | 0.60% | | | | | |
| F5 | 4.00% | 0.50% | | | | | |

100% allocation rate applies. Minimum premium €20,000

Internal

COSTS AND COMMISSIONS

PRSA (Non-Standard) Charging Structures

| Product Version | Single Premium Upfront Comm | Regular Premium Upfront Comm | Fund-based Commission | Policy AMC | AGI Fund Charge | Total Charge No Guarantee | Guarantee Charge | Total Charge with Guarantee |
|-----------------|-----------------------------|------------------------------|-----------------------|--------------|-----------------|---------------------------|------------------|-----------------------------|
| A1 | 0% | 0.0% | 0.75% | | | | | |
| A2 | 1% | 0.4% * Term, max 5% | 0.60% | | | | | |
| A3 | 2% | 0.8% * Term, max 10% | 0.50% | 1.15% | 0.16% - 0.65% | 1.31% - 1.80% | 0.65% - 0.85% | 2.05% - 2.25% |
| A4 | 3% | 1.0% * Term, max 15% | 0.35% | | | | | |
| A5 | 4% | 1.3% * Term, max 20% | 0.25% | | | | | |
| B1 | 0% | 0.0% | 0.50% | | | | | |
| B2 | 1% | 0.4% * Term, max 5% | 0.35% | | | | | |
| B3 | 2% | 0.8% * Term, max 10% | 0.25% | 0.90% | 0.16% - 0.65% | 1.06% - 1.55% | 0.65% - 0.85% | 1.80% - 2.00% |
| B4 | 3% | 1.0% * Term, max 15% | 0.10% | | | | | |
| B5 | 4% | 1.3% * Term, max 20% | 0.00% | | | | | |
| C1 | 0% | 0.0% | 0.25% | | | | | |
| C2 | 1% | 0.4% * Term, max 5% | 0.12% | 0.70% | 0.16% - 0.65% | 0.86% - 1.35% | 0.65% - 0.85% | 1.60% - 1.80% |
| C3 | 2% | 0.8% * Term, max 10% | 0.00% | | | | | |
| D1 | 0% | 0.0% | 0.00% | 0.40% | 0.16% - 0.65% | 0.56% - 1.05% | 0.65% - 0.85% | 1.30% - 1.50% |
| F1 | 0% | 0.0% | 1.00% | | | | | |
| F2 | 1% | 0.4% * Term, max 5% | 0.85% | | | | | |
| F3 | 2% | 0.8% * Term, max 10% | 0.75% | 1.40% | 0.16% - 0.65% | 1.56% - 2.05% | 0.65% - 0.85% | 2.30% - 2.50% |
| F4 | 3% | 1.0% * Term, max 15% | 0.60% | | | | | |
| F5 | 4% | 1.3% * Term, max 20% | 0.50% | | | | | |

Single premium allocation rate: up to 19,999.99€ is 98%, up to 49,999.99€ is 99%, above 50,000.00€ is 100%

Recurrent premiums allocation rate: up to 199€ per month is 97%, up to 299€ is 97.5%, up to 499€ is 98% above 500€ is 100%

Internal

COSTS AND COMMISSIONS

PRSA (Standard) Charging Structures

| Product Version | Single Premium Upfront Comm | Regular Premium Upfront Comm | Fund-based Commission | Policy AMC | AGI Fund Charge | Total Charge No Guarantee | Guarantee Charge | Total Charge with Guarantee |
|-----------------|-----------------------------|------------------------------|-----------------------|--------------|-----------------|---------------------------|------------------|-----------------------------|
| E1 | 0% | 0% | 0.25% | | | | | |
| E2 | 1% | 0.4% + Term, max 5% | 0.12% | 0.70% | 0.16% - 0.25% | 0.86% - .95% | N/A | N/A |
| E3 | 2% | 0.8% * Term, max 10% | 0% | | | | | |

Single premium allocation rate: up to 19,999.99€ is 98%, up to 49,999.99€ is 99%, above 50,000.00€ is 100%

Recurrent premiums allocation rate: up to 199€ per month is 97%, up to 299€ is 97.5%, up to 499€ is 98% above 500€ is 100%