

Internal

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%	1.10%	0.16%-0.65%	1.26% - 1.75%	0.65% - 0.85%	2.00% - 2.20%
A2	1.00%	0.60%					
A3	2.00%	0.50%					
A4	3.00%	0.35%					
A5	4.00%	0.25%					
B1	0.00%	0.50%	0.85%	0.16%-0.65%	1.01% - 1.50%	0.65% - 0.85%	1.75% - 1.95%
B2	1.00%	0.35%					
B3	2.00%	0.25%					
B4	3.00%	0.10%					
B5	4.00%	0.00%					
C1	0.00%	0.25%	0.65%	0.16%-0.65%	0.81% - 1.30%	0.65% - 0.85%	1.55% - 1.75%
C2	1.00%	0.12%					
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%	1.35%	0.16%-0.65%	1.51% - 2.00%	0.65% - 0.85%	2.25% - 2.45%
F2	1.00%	0.85%					
F3	2.00%	0.75%					
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%	1.15%	0.16% - 0.65%	1.31% - 1.80%	0.65% - 0.85%	2.05% - 2.25%				
A2	1%	0.4% * Term, max 5%	0.60%									
A3	2%	0.8% * Term, max 10%	0.50%									
A4	3%	1.0% * Term, max 15%	0.35%									
A5	4%	1.3% * Term, max 20%	0.25%									
B1	0%	0.0%	0.50%	0.90%	0.16% - 0.65%	1.06% - 1.55%	0.65% - 0.85%	1.80% - 2.00%				
B2	1%	0.4% * Term, max 5%	0.35%									
B3	2%	0.8% * Term, max 10%	0.25%									
B4	3%	1.0% * Term, max 15%	0.10%									
B5	4%	1.3% * Term, max 20%	0.00%									
C1	0%	0.0%	0.25%	0.70%	0.16% - 0.65%	0.86% - 1.35%	0.65% - 0.85%	1.60% - 1.80%				
C2	1%	0.4% * Term, max 5%	0.12%									
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%	1.40%								
F2	1%	0.4% * Term, max 5%	0.85%									
F3	2%	0.8% * Term, max 10%	0.75%									
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%