



Newcourt Retirement Fund Managers Limited

Father Mathew Hall, 131 Church Street, Dublin 7

Personal Retirement Bond (PRB)

PRB Fund Size	AMC (Includes Commissions)	Commission Payable
€100,000 to €500,000	0.75%	0.25%
Over €500,000	0.6%	0.25%

*Minimum Fee of €750 to Newcourt

Approved Retirement Funds (ARF)

ARF Fund Size	AMC (Includes Commissions)	Commission Payable
€100,000 to €299,999	1%	0.25%
€300,000 to €499,999	0.75%	0.25%
Over €500,000	0.5%	0.15%

*Minimum Fee of €750 to Newcourt

Personal Retirement Savings Accounts (PRSA)

PRSA Fund Size	AMC (includes Commissions)	Commission Payable	Investment Services Advisory Fee*
Less than €25,000	2.5%	No Commission	Nil
€25,000 to €100,000	1.5%	No Commission	Nil
€100,000 to €499,999	1%	0.25%	0.25%
€500,000 to €1,999,999	0.5%	0.15%	0.35%
€2,000,000 to €4,999,999	0.4%	0.10%	0.35%
Over €5,000,000	0.25%	No Commission	0.35%

*This fee can be charged to a clients PRSA fund for the provision of investment advisory services related to their PRSA contract. A client will have the option to opt into this when completing the PRSA Application at onboarding stage. The payment of this additional fee will be made twice yearly based on the PRSA fund value as of 31st March and 30th September and will be discharged to Financial Advisors in July and December each year.

Liquidity Requirements

Liquidity is deemed to be cash held in the pension bank account. If an investment provider can facilitate an addendum, to call on funds, then contingency funds may be invested.

< €500k 2 years' fees plus 2 % contingency.

> €500k 2 years' fees plus 1% contingency.

We require sufficient liquidity to cover fees for the term of any investment plus contingency.

ARF – In addition to the above, 2 years imputed distribution must be held in liquidity if the client has reached age 60. Where borrowing exists, an additional 12 months' mortgage repayments must be held in liquidity. Newcourt reserves the right to review liquidity requirements and may be determined on the investments held.