

Product Features Summary

- You can purchase any of the following pension products by requesting the relevant information pack;
 - PRSA
 - PRSA AVC
 - Personal Pension
 - Executive Pension
 - ARF
 - AMRF
 - Buy out Bond
- The only charge that will apply to the product will be the annual management charge expressed as a percentage of the funds under management.*
- There are no initial charges on your contribution. 100% of your money is invested in the funds selected.
- There are no exit penalties.
- All products are underwritten by Zurich Life.
- This is an 'Execution Only' Service. There is no advice given on the suitability of the product or the funds to be invested in.
- You can contribute regular contributions, once-off contributions or a combination of both.**
- You can vary the amount of your regular contributions, provided that they do not fall below the minimum contributions.
- You can stop contributions at any stage without penalty and restart when it suits you.
- You can choose different funds for your regular and once-off contributions.
- You can change the profile of your investment by making a fund switch. There are four free switches available in any policy year.
- Online access to your account is provided on request, where you can view the full details of your pension product.

* Additional charges will apply if more than four fund switches are made in a policy year. A Pension Board Fee (€9.50 per annum in 2009) applies to Executive Pension Plans.

** ARF/AMRF/Buy out Bond are single contribution products only.

**Warning: The value of your investment may go down as well as up.
Benefits may be affected by changes in currency exchange rates.**