

PRSA Structures from Zurich

1. Single Contribution

Important notes for Single Contribution PRSAs

- 100% allocation (no contribution charge) for all of the below
- Minimum term to NRA of 5 years
- Maximum age at entry of 63 next birthday
- 5 year clawback applies

Standard PRSAs: Contributions €5,000 - €99,999

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.00%	0.00%	0.75%	0.75%	RB446 ZSTM	RB453 ZSTU
2.00%	0.25%	1.00%	0.75%	RA502 ZSHX	RA516 ZSIB
3.00%	0.00%	1.00%	1.00%	RA254 ZSD1	RA509 ZSH4

Standard PRSAs: Contributions €100,000+

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
1.50%	0.15%	0.75%	0.60%	RB448 ZSTP	RB455 ZSTW
1.50%	0.40%	1.00%	0.60%	RA777 ZSK6	RA782 ZSLB
2.50%	0.00%	0.75%	0.75%	RB447 ZSTN	RB454 ZSTV
2.50%	0.25%	1.00%	0.75%	RA503 ZSHY	RA517 ZSIC
4.00%	0.00%	1.00%	1.00%	RA497 ZSHS	RA511 ZSH6

Advice PRSAs: Contributions €5,000 - €99,999

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
2.00%	0.00%	0.75%	0.75%	RC020 A112	RC022 A114
2.00%	0.25%	1.00%	0.75%	RC021 A113	RC023 A115
2.00%	0.35%	1.10%	0.75%	RC097 A163	RC099 A165
2.00%	0.50%	1.25%	0.75%	RA526 ZSIL	RA546 ZSI6
2.00%	0.60%	1.35%	0.75%	RC098 A164	RC100 A166
2.00%	0.75%	1.50%	0.75%	RB463 ZST4	RB469 ZSUA
3.00%	0.00%	1.00%	1.00%	RC026 A118	RC027 A119
3.00%	0.10%	1.10%	1.00%	RC079 A145	RC084 A150
3.00%	0.25%	1.25%	1.00%	RA259 ZSD6	RA539 ZSIZ
3.00%	0.35%	1.35%	1.00%	RC080 A146	RC085 A151
3.00%	0.50%	1.50%	1.00%	RB461 ZST2	RB467 ZST8
3.50%	0.00%	1.10%	1.10%	RC081 A147	RC086 A152
3.50%	0.15%	1.25%	1.10%	RB792 ZSZ9	RB796 A004
3.50%	0.25%	1.35%	1.10%	RC082 A148	RC087 A153
3.50%	0.40%	1.50%	1.10%	RB793 A001	RB797 A005
5.00%	0.00%	1.25%	1.25%	RA530 ZSIQ	RA550 ZSJA
5.00%	0.10%	1.35%	1.25%	RC083 A149	RC088 A154
5.00%	0.25%	1.50%	1.25%	RB460 ZST1	RB466 ZST7

Advice PRSAs: Contributions €100,000+

Initial	Trail	AMC (Inclusive of any trail)	AMC (Net of any trail)	New Business	Transfer
1.50%	0.15%	0.75%	0.60%	RC008 A100	RC016 A108
1.50%	0.40%	1.00%	0.60%	RC009 A101	RC017 A109
1.50%	0.50%	1.10%	0.60%	RC010 A102	RC018 A110
1.50%	0.65%	1.25%	0.60%	RA787 ZSLG	RA792 ZSLL
1.50%	0.75%	1.35%	0.60%	RC011 A103	RC019 A111
2.50%	0.00%	0.75%	0.75%	RC004 A096	RC012 A104
2.50%	0.25%	1.00%	0.75%	RC005 A097	RC013 A105
2.50%	0.35%	1.10%	0.75%	RC006 A098	RC014 A106
2.50%	0.50%	1.25%	0.75%	RA527 ZSIM	RA547 ZSI7
2.50%	0.60%	1.35%	0.75%	RC007 A099	RC015 A107
2.50%	0.75%	1.50%	0.75%	RB464 ZST5	RB470 ZSUB
4.00%	0.00%	1.00%	1.00%	RC024 A116	RC025 A117
4.00%	0.10%	1.10%	1.00%	RC089 A155	RC093 A159
4.00%	0.25%	1.25%	1.00%	RA521 ZSIG	RA541 ZSI1
4.00%	0.35%	1.35%	1.00%	RC090 A156	RC094 A160
4.00%	0.50%	1.50%	1.00%	RB462 ZST3	RB468 ZST9
4.50%	0.00%	1.10%	1.10%	RC091 A157	RC095 A161
4.50%	0.15%	1.25%	1.10%	RB794 A002	RB798 A006
4.50%	0.25%	1.35%	1.10%	RC092 A158	RC096 A162
4.50%	0.40%	1.50%	1.10%	RB795 A003	RB799 A007
5.00%	0.00%	1.25%	1.25%	RA530 ZSIQ	RA550 ZSJA
5.00%	0.10%	1.35%	1.25%	RC083 A149	RC088 A154
5.00%	0.25%	1.50%	1.25%	RB460 ZST1	RB466 ZST7



2. Regular Contribution

Advice PRSAs: Regular Contributions

Commission		AMC (Inclusive of any trail)	AMC (Net of any trail)	Allocation	RS code	
Initial	Trail				Standard	Indemnity
10.0%	0.00%	1.10%	1.10%	100%	RB991 XRBS	RB994 XRBV
10.0%	0.15%	1.25%	1.10%	100%	RB801 WRZH	RB803 WRY4
20.0%	0.00%	1.25%	1.25%	100%	RA560 WRJZ	RA561 WRJ0
10.0%	0.25%	1.35%	1.10%	100%	RB992 XRBT	RB995 XRBW
20.0%	0.10%	1.35%	1.25%	100%	RB990 XRBR	RB993 XRBW
10.0%	0.40%	1.50%	1.10%	100%	RB802 WRY3	RB804 WRY5
20.0%	0.25%	1.50%	1.25%	100%	RB490 WRV9	RB491 WRWA

Important notes for above Regular Contribution PRSAs

- Commission multiplier is 1% x term for the 10% initial option; 1.25% x term for the 20% initial option. Maximum age for commission is 68. 5 year clawback applies
- Minimum term to NRA of 5 years
- Monthly contributions only. Minimum contribution of €100 per month; maximum contribution of €5,000 per month

Standard PRSAs: Banded Structures

Commission		Trail	Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal				Standard	Indemnity
20.0%	0.0%	0.0%	96.5%	1.00%	R9979 WREC	R9978 WREB
10.0%	0.0%	0.0%	98.0%	1.00%	R9981 WREE	R9980 WRED
0.0%	0.0%	0.0%	100.0%	1.00%	R8138 VRP5	R8138 VRP5

Advice PRSAs: Banded Structures

Commission		Trail	Allocation*	AMC (Inclusive of any trail)	RS code	
Initial	Renewal				Standard	Indemnity
20.0%	0.0%	0.25%	98.0%	1.50%	R9986 WREG	R9985 WREF
10.0%	0.0%	0.50%	98.0%	1.50%	R9988 WREI	R9987 WREH
10.0%	0.0%	0.0%	98.0%	1.00%	R9990 WREK	R9989 WREJ
0.0%	0.0%	0.50%	100.0%	1.50%	R8273 VRQQ	R8273 VRQQ
0.0%	0.0%	0.00%	100.0%	1.00%	R8140 VRP7	R8140 VRP7

* Bonus allocations from outset apply. Bonus allocations cannot bring the allocation rate above 100.0%. They do not apply to contracts written as part of a group scheme (including salary deduction contracts)

Annualised Contribution	Bonus Allocation
Less than €6,000	0.0%
At least €6,000 but less than €12,000	0.75%
At least €12,000	1.50%

Example of how banded structures work – R9986 WREG

€1,000 per month contribution – bonus allocation of 1.50%

Broker would receive up to 20% initial commission with 0.25% trail.

Customer receives an allocation rate of 99.5% allocation and a 1.50% AMC

Important notes for above Regular Contribution PRSAs

- Commission multiplier is 1.00% x term for the 10% initial option; 1.50% x term for the 20% initial option. Maximum age for commission is 68. 4 year clawback applies
- Minimum term to NRA of 5 years
- Monthly contributions only for the 20% commission options.
- Indemnity Commission options are only available where prior access to Pension Indemnity has been agreed
- Single Contributions on these contracts will receive a base allocation based on the table, plus the Single Contribution bonus allocation. Commission paid is 100% minus the base allocation

Warning: The value of your investment may go down as well as up.

Warning: Past performance is not a reliable guide to future performance.

Warning: This product/service may be affected by changes in currency exchange rates.

Warning: If you invest in this product you may lose some or all of the money you invest.

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