



Schedule of fees and charges for Life & Pension products provided by Irish Life Assurance plc.

EBS has chosen Irish Life, Ireland's leading life and pensions provider, to provide its customers with a range of pension, protection, investments and savings products.

The purpose of this guide is to provide you with information to help you understand the charges associated with these products.

This document contains important information. Please read it carefully.

Further information can be found in our product Terms and Conditions booklets.

The following products are provided by Irish Life Assurance plc.

**Irish Life**

Savings & Investments

	Contribution type	EBS Choice Saver	
Percentage of Contribution invested	Regular Contribution a year	< €9,000	100%
		€9,000 - €14,999	100.5%
		≥ €15,000	101%
	Single Contribution		100%
Yearly Charges (Note 1)	Regular Contribution		1.65%
	Single Contribution		1.50%
Exit Charge	Regular Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%	
	Single Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%	

Note 1: These are the standard fund charges for EBS Choice Saver. You may choose to invest in other funds with higher charges or where the charge could vary (for example if the fund is managed by an external manager other than Irish Life Investment Managers). Our estimate of the maximum extra charge that could apply based on the funds currently available is 0.15%.

	Contribution type	EBS Choice Investments	
Percentage of Contribution invested	Single Contribution	< €250,000	100%
		≥ €250,000	100.5%
Yearly Charges (Note 2 & 3)	Single Contribution		1.50%
Exit Charge	Single Contribution Exit Charge (Years 1 to 5)	5%/5%/5%/3%/1%	

Note 2: These are the standard fund charges for EBS Choice Investments. You may choose to invest in other funds with higher charges or where the charge could vary (for example if the fund is managed by an external manager other than Irish Life Investment Managers). Our estimate of the maximum extra charge that could apply based on the funds currently available is 0.75%.

Note 3: The fund charges for EBS Choice Investments will reduce by 0.1% after 5 years and again by 0.1% after 10 years.

Protection

The cost of cover varies by:

- Age
- Term
- Smoker Status
- Amount of benefit
- Health
- Product type

Optional benefits which you can choose to add to your plan increase the cost of cover.

Optional benefits available include:

- Specified Illness Cover
- Guaranteed Cover Again
- Indexation

Acceptance for cover is subject to underwriting.

Pensions

	Contribution type	Clear PRSA
Percentage of Contribution invested	Regular Contribution a year	< €9,000 95%
		€9,000 – €11,999 95.75%
		≥ €12,000 96.5%
		Investment percentage increases by 0.5% from year 6, subject to a maximum of 100%
	Single Contribution	< €12,500 95%
		€12,500 – €24,999 95.75%
		≥ €25,000 96.5%
	Transfer Value	100%
Yearly Charges	Regular Contribution	1%
	Single Contribution	1%
	Transfer Value	1%

Pensions *(contd)*

	Contribution type	Clear Executive Pension	
Percentage of Contribution invested	Regular Contribution a year	< €9,000	95%
		€9,000 – €11,999	95.75%
		≥ €12,000	96.5%
		Investment percentage increases by 0.5% from year 6, subject to a maximum of 100%	
	Single Contribution	< €12,500	95%
		€12,500 – €24,999	95.75%
		≥ €25,000	96.5%
	Transfer Value		100%
Yearly Charges	Regular Contribution		1%
	Single Contribution		1%
	Transfer Value		1%

Note: The information listed above corresponds to products which can be bought directly from EBS and provided by Irish Life Assurance plc.

EBS d.a.c is tied to Irish Life Assurance plc for life insurance and pension products.

EBS d.a.c is regulated by the Central Bank of Ireland.

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Charges effective October 2018.