

Independent Trustee Company Fees Quantum Life Ireland

Quantum Life Ireland outlines information below in relation to the fees payable from Independent Trustee Company(ITC), disclosed under Provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code.

Below is an outline of the pension products available with ITC that are governed by the CPC. Quantum Life Ireland has access to establishing these under our agency agreement with ITC. The fees payable are divided between fixed percentage fees and fees that are variable and agreed by you with the client at the time the pension scheme is being established:

CPC Related Pension Product	Implementation Fee	Annual Management Charge
ITC PRSA 1	0%	Variable
ITC PRSA 2	0%	Variable
ITC PRSA 3	0%	Variable
LEAP PRSA 1	0% - 3%	1%
LEAP PRSA 2	0% - 3%	0.75%
LEAP PRSA 3	0% - 3%	0.5%

In addition ITC provides a range of products and services that are not covered by the CPC. For the sake of completeness we have provided details of the fees that are agreed with Quantum Life Ireland by the client, but where payment is facilitated by ITC.

Pension Arrangement	Implementation Fee	Annual Management Charge
ITC SSAS (Small Self-Administered Scheme)	Variable	Variable
ITC Buy out Bond (BOB)	Variable	Variable
ITC ARF (Approved Retirement Fund)	Variable	Variable
ITC AMRF (Approved Minimum Retirement Fund)	Variable	Variable
LEAP Small Self-Administered Scheme (SSAS)	Variable	Variable
LEAP Buy out Bond (BOB)	Variable	Variable
LEAP Approved Retirement Fund (ARF)	Variable	Variable
LEAP Approved Minimum Retirement Fund (AMRF)	Variable	Variable