

## For BOIPVT internal use only

### Synergy Investment Bond and Synergy approved retirement funds

Initial commission up to 3.75%.

Extra 1% allocation for amounts of €100,000 or more, which is clawed back on any full or partial surrender within ten years.

Age <sup>†</sup>	Gross allocation rates
Up to 70	103.75%
71 to 75	102.75%

<sup>†</sup> Age attained of policy owner at date of investment.

### Pension contributions - single/transfer payment

Initial commission up to 5%

Single contribution or transfer payment	Gross allocation rate** Synergy Executive Pension	Gross allocation rate** Synergy Personal Pension	Gross allocation rate** Synergy Buy Out Bond
≥ €75,000	103.25%	103.25%	103.25%
≥ €30,000	102.25%	102.25%	102.25%
< €30,000	101.25%	101.25%	101.25%

\* Assumes term is > 5 complete years.

† For allocation rates for terms ≤ 5 years please contact your Standard Life account manager.

### Pension contributions - regular

Regular contribution (or frequency equivalent)	Gross allocation rate** Synergy Executive Pension and Synergy Personal Pension
≥ €20,000 per annum	102.75%
≥ €6,000 per annum	101.75%
< €6,000 per annum	100.00%

\* Assumes term is > 5 complete years.

† For allocation rates for terms ≤ 5 years please contact your Standard Life account manager.

### Fund based renewal commission

Fund based renewal commission (FBRC) is available across all Synergy products. The rate of FBRC is 0%-0.5% for Synergy Investment Bond and Synergy approved retirement funds. The rate of FBRC is 0%-1.0% for Synergy Personal Pension, Synergy Executive Pension and Synergy Buy Out Bond. The FBRC is deducted from the client's policy as a 'renewal charge' on the policy anniversary.

For further information, go to [www.brokerzone.ie](http://www.brokerzone.ie) or contact your Standard Life account manager.

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