

Pension Season 2022 Enhanced Pricing

For financial advisers only

Now more than ever we know your customers are looking for ways to make their money go further. That's why this Pension Season we're offering a choice of new pricing options for you to provide to your clients.

Enhanced pricing for:
 ✓ new Synergy Personal Pensions
 ✓ Synergy Personal Pension top ups

Valid for Pension Season:
 19 October to
 30 December 2022

To avail of these offers, simply:

- ✓ choose the option that best suits your client's needs
- ✓ **for new business** complete the Pension Season 2022 Synergy Personal Pension application form, indicating the enhanced pricing option selected
- ✓ **for top ups** to existing policies include the enhanced pricing option you've chosen in your instructions to us
- ✓ Remember to advise us of the commission you'll take*

New Synergy Personal Pensions with a term of 10 years or more

Available on policies where the single contribution or transfer payment is €5,000 or more.

	Option 1 (D10a) Enhanced Allocation	Option 2 (D10b) Enhanced Rebate	Option 3 (D10c) Enhanced EEC
Gross allocation rate	103%	102%	102%
Annual management charge rebate ⁺	0.25%	0.35%	0.25%
Early encashment charge (% over 5 years)	5% / 4% / 3% / 2% / 1%	5% / 4% / 3% / 2% / 1%	0
Policy fee	None	None	None

New Synergy Personal Pensions with a term of between 5 and 10 years

Available on policies where the single contribution or transfer payment is €5,000 or more.

	Option 1 (D5a) Enhanced Allocation	Option 2 (D5b) Enhanced Rebate	Option 3 (D5c) Enhanced EEC
Gross allocation rate	102.5%	102%	102%
Annual management charge rebate ⁺	0.25%	0.30%	0.25%
Early encashment charge (% over 5 years)	5% / 4% / 3% / 2% / 1%	5% / 4% / 3% / 2% / 1%	0
Policy fee	None	None	None

+ The annual management charge is applied in the unit price on a daily basis for unit-linked funds. For self-directed options and the policy cash account, it is deducted monthly. The rebate is achieved by applying a credit to the policy on a monthly basis.

Synergy Personal Pension top ups to existing policies

Available on existing policies where the term to SRA is ≥ 5 complete years, and the single contribution or transfer payment is €2,000 or more.

Pricing structure	A	B	C	D	E	F	G	H
Standard allocation	102%	103%	101%	102%	101%	100%	100%	100%
Enhanced allocation	No change	No change	No change	102.50%	101.50%	100.50%	100.50%	100.50%

* Commission

Up to 5% of the single contribution/transfer payment is available.

FBRC of up to 1% pa of policy value is available monthly, quarterly, half yearly or yearly.