



ARF / PRB / PRSA

Financial Broker Wholesale Charges

APPROVED RETIREMENT FUND (ARF) & PERSONAL RETIREMENT BOND (PRB)

Set up fee: Nil

Annual administration fee:

<i>Fund Size</i>	<i>Rate %</i>
€0- €1.25m	0.5%
€1.25m – €2.50m	0.4%
€2.50m – €3.75m	0.35%
€3.75m – €5m	0.25%

The annual administration charge is payable yearly in advance, subject to a minimum of €750 p.a.

PERSONAL RETIREMENT SAVINGS ACCOUNT (PRSA)

Annual administration fee:

<i>Fund size</i>	<i>Total Fee</i>	<i>Broker Fee</i>
< €50,000	2.50% p.a.	0% p.a.
€50,000 to €249,999	1.25% p.a.	0.25% p.a.
€250,000 to €499,999	1.00% p.a.	0.25% p.a.
€500,000 to €1,500,000	0.60% p.a.	0.25% p.a.
> €1,500,000	0.50% p.a.	0.25% p.a.

Bank Charges: Bank charges for operating your PRSA are in addition to the charges above. There is a charge of 1% for the first €6,000 of the fund value and 0% thereafter will be applied to accommodate the third party banking facility. These are charged quarterly.

Other Charges: Charges for investments made within the PRSA may be applied by third parties. The Contributor will be notified of these charges in advance by their Financial Broker. They are in addition to the charges above and will comply with PRSA legislation.

Charges will be deducted half yearly in advance on 31 March and 30 September. Quest Retirement Solutions Ltd will apply the corresponding fee based on the value of your PRSA fund at the valuation date. The first fee applied to a PRSA contract will include the fee from the start date of the contract (the date the Statement of Reasonable Projection is issued) to the next valuation date, and the following 6 month fee. No exit charges will apply. Please refer to the PDC for full details.

NOTES

1. Financial Brokers can add their own fees onto the ARF and PRB fees outlined above.
2. Quest Retirement Solutions Ltd reserve the right to charge additional fees on investments in our structures that result in extra services e.g. if directors of Quest Retirement Solutions Ltd are required to attend the closing of a property in a solicitors office then we reserve the right to charge for our time.

PROPERTY PURCHASE FEE

Quest Retirement Solutions will apply a once off administration fee where property is being bought through a self-directed pension.

This fee relates solely to services provided by Quest and are not related to any third party fees including appointed solicitors. The fee applicable is as follows:

ARF & PRB Investors: €1,000

PRSA Investors: 1% of the gross value of the property, up to a maximum of €1,000

The fee is VAT exempt and will be discharged from the pension. The fee may be levied regardless of whether the transaction completes (subject to regulatory restrictions).

Please note that a Financial Broker may also apply a fee. This should be confirmed in the Property Investment Questionnaire that must be completed and submitted to Quest prior to any property purchase being facilitated.

Charges correct at date of going to print (August 2023).

We reserve the right to alter these fees in the future by appropriate notification.

Please note that the provision of this product or service does not require licensing, authorisation or registration by the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.