

Traditional ITC Pricing

SSAS	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Geared Property	0.75 %
Property (if loan taken out through ICS Mortgages)	0.5 % p.a of NAV
Unit Trust Fee (if loan taken out through ICS Mortgages)	€450 p.a.
Min Fee	€900

BOB	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Geared Property	0.75 %
Property (if loan taken out through ICS Mortgages)	0.5 % p.a of NAV
Unit Trust Fee (if loan taken out through ICS Mortgages)	€450 p.a.
Min Fee	€900

ARF / AMRF	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Min Fee	€900 €450 (AMRF)

Combined Transfer In & Initial Contribution Total	
From	To
€0	€49,999.99
€50,000.00	€99,999.00
€100,000.00	€499,999.00
€500,000.00	€999,999.00
€1,000,000.00	+

LEAP Bridge Trading Account

SSAS	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Geared Property	0.75 %
Property (if loan taken out through ICS Mortgages)	0.5 % p.a of NAV
Unit Trust Fee (if loan taken out through ICS Mortgages)	€450 p.a.
Min Fee	€900

The ITC charge remains as per the figures above. The portion of the scheme that is placed in the LEAP Bridge Trading account will attract an additional 0.3% p.a. (plus Annual Fund Manager Charges, Trading Fees, etc)

BOB	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Geared Property	0.75 %
Property (if loan taken out through ICS Mortgages)	0.5 % p.a of NAV
Unit Trust Fee (if loan taken out through ICS Mortgages)	€450 p.a.
Min Fee	€900

The ITC charge remains as per the figures above. The portion of the scheme that is placed in the LEAP Bridge Trading account will attract an additional 0.3% p.a. (plus Annual Fund Manager Charges, Trading Fees, etc)

ARF / AMRF	
Asset	Charge p.a.
Cash, Shares etc.	0.25 %
Direct Property	0.50 %
Min Fee	€900 €450 (AMRF)

The ITC charge remains as per the figures above. The portion of the scheme that is placed in the LEAP Bridge Trading account will attract an additional 0.3% p.a. (plus Annual Fund Manager Charges, Trading Fees, etc)

ITC PRSA 1	ITC PRSA 2	ITC PRSA 3
AMC%	AMC%	AMC%
2.00	2.00	2.00
1.50	1.50	1.50
1.00	1.00	1.00
1.00	0.50	0.70
0.75	0.40	0.60

All transfers / contributions regardless of value

ITC PRSA 1 LEAP	ITC PRSA 2 LEAP	ITC PRSA 3 LEAP
AMC%	AMC%	AMC%
1.50	1.25	1.00

100% LEAP Pensions

SSAS
0.4% p.a.
(Inclusive of ITC, Platform and Pershing Fee)
Separate Fund Manager Charges, Trading Fees, etc

BOB
0.4% p.a.
(Inclusive of ITC, Platform and Pershing Fee)
Separate Fund Manager Charges, Trading Fees, etc

ARF / AMRF
0.4% p.a.
(Inclusive of ITC, Platform and Pershing Fee)
Separate Fund Manager Charges, Trading Fees, etc

ITC PRSA 1, 2 & 3 Broker Factsheet



Q. I have a PRSA with ITC already. What's changing and does it impact me?

A. We are changing the name of your ITC PRSA to ITC PRSA 1. The annual management charge remains the same, save for PRSAs that had a value of less than €100,000 when established, which will increase to 1.5%, and 2% on PRSAs below €50,000. If you have invested on the LEAP Platform, the charge will be 1.5%, regardless of scheme value.

Combined Transfer In & Initial Contribution Total		ITC PRSA 1			ITC PRSA 2			ITC PRSA 3		
From	To	ITC Fee %	Broker Fee %	Total Fee %	ITC Fee %	Broker Fee %	Total Fee %	ITC Fee %	Broker Fee %	Total Fee %
€ 0	€50,000.00	2.00	0.00	2.00	2.00	0.00	2.00	2.00	0.00	2.00
€50,000.00	€99,999.99	1.25	0.25	1.50	1.25	0.25	1.50	1.25	0.25	1.50
€100,000.00	€499,999.99	0.75	0.25	1.00	0.75	0.25	1.00	0.75	0.25	1.00
€500,000.00	€999,999.99	0.75	0.25	1.00	0.35	0.15	0.50	0.35	0.35	0.70
€1,000,000.00	+	0.5625	0.1875	0.75	0.30	0.10	0.40	0.30	0.30	0.60

All transfers / contributions regardless of amount	ITC PRSA 1 - LEAP			ITC PRSA 2 - LEAP			ITC PRSA 3 - LEAP		
	LEAP Fee %	Broker Fee %	Total Fee %	LEAP Fee %	Broker Fee %	Total Fee %	LEAP Fee %	Broker Fee %	Total Fee %
	0.50	1.00	1.50	0.50	0.75	1.25	0.50	0.50	1.00

Q. The management charge on my PRSA is increasing. Can I get a more competitive charging structure?

A. You may be able to lower the fee by transferring to either ITC PRSA 2 or ITC PRSA 3. Please consult your financial advisor for the best option available.

Q. I want to switch to another ITC PRSA. What do I do?

A. It's simple. We need you to complete a new application form. When completed by you and your advisor we will transfer the existing PRSA assets to your new PRSA. There is no cost associated with this. The Application form is available in the downloads section on our website, www.independent-trustee.com

Q. When will the new changes take effect?

A. The changes will take effect from January 2019.

Q. Is there anything I must do?

A. There is no requirement for you to do anything. If you do not contact us, your PRSA will automatically switch to the new terms in January 2019.

Q. Who should I talk to about my PRSA?

A. You should either talk to your financial advisor or to a member of the ITC Client Servicing Team - **01 661 1022**.

Q. Will this change the investment options for my PRSA?

A. No. Your investment options for ITC PRSA 1, 2 and 3 are the same as for the ITC PRSA.

Q. I want to transfer to another PRSA with ITC. Can my investment portfolio continue?

A. Yes, we can transfer your entire portfolio to your new PRSA.

Q. I want to transfer my PRSA to another provider. What do I need to do?

A. You need to contact your financial advisor in order to set up a new PRSA with an alternative provider. If your new provider is in a position to accept the transfer of assets in-specie, we will facilitate it. Alternatively, the assets may need to be sold. In that case, we will transfer the proceeds to your new PRSA Provider.