



## Newcourt Retirement Fund Managers Limited

Father Mathew Hall, 131 Church Street, Dublin 7

### **Personal Retirement Bond (PRB)**

PRB Fund Size	AMC (Includes Commissions)	Commission Payable
€100,000 to €500,000	0.75%	0.25%
Over €500,000	0.6%	0.25%

\*Minimum Fee of €750 to Newcourt

### **Approved (Minimum) Retirement Funds (ARF/AMRF)**

ARF Fund Size	AMC (Includes Commissions)	Commission Payable
€100,000 to €299,999	1%	0.25%
€300,000 to €499,999	0.75%	0.25%
Over €500,000	0.5%	0.15%

\*Minimum Fee of €750 to Newcourt

### **Personal Retirement Savings Accounts (PRSA)**

PRSA Fund Size	AMC (includes Commissions)	Commission Payable
Less than €25,000	2.5%	No Commission
€25,000 to €100,000	1.5%	No Commission
€100,000 to €499,999	1%	0.25%
€500,000 to €1,999,999	0.5%	0.15%
€2,000,000 to €4,999,999	0.4%	0.10%
Over €5,000,000	0.25%	No Commission

### **Liquidity Requirements**

Liquidity is deemed to be cash held in the pension bank account. If an investment provider can facilitate an addendum, to call on funds, then contingency funds may be invested.

< €500k 2 years' fees plus 2 % contingency.

> €500k 2 years' fees plus 1% contingency.

We require sufficient liquidity to cover fees for the term of any investment plus contingency.

ARF – In addition to the above, 2 years imputed distribution must be held in liquidity if the client has reached age 60.

Where borrowing exists, an additional 12 months' mortgage repayments must be held in liquidity. Newcourt reserves the right to review liquidity requirements and may be determined on the investments held.

Telephone: 01 8280091

Fax: 01 8726038

Email: [info@nrfm.ie](mailto:info@nrfm.ie)

Web: [www.nrfm.ie](http://www.nrfm.ie)