

ARF & PRB Contracts: Advisor Product Summary

Available Investments

→ BCP Deposit Products

→ BCP Capital Secure Bonds

→ BCP Kick Out & Target Coupon Bonds

→ BCP Property Value Add Fund

→ Other alternative BCP investments

→ Range of 15 Exchange Traded Funds (ETFs) from Amundi, Blackrock & Vanguard.

This range includes eight equity funds, three fixed income funds, three multi-asset funds and a physical gold fund.

Fees and Charges

Pension Contract Fees

Annual Management Fee:

0.2% p.a. (minimum €100; maximum €2,000 p.a.)

Recurring advisor Fee:

0% to 0.75% (in increments of 0.05%)

Exchange Traded Fund (ETF) Account Fees

ETF Account Fee: 0.1% p.a. (minimum €50 p.a.)

ETF trading (buy or sell) fee:

0.2% of buy/sell amount (minimum €80)

Product charges

ETF ongoing charges: 0.05% p.a. to 0.36% p.a. deducted by the ETF provider

BCP product fees: Outlined in the product brochure for each investment

Uninvested Funds

Uninvested funds are held in the BCP Client Asset Cash Account. The interest rate on this account is currently 0.00% per annum (as at January 2024).

Liquidity Management

Both ARF and PRB contracts will be required to meet ongoing fees and charges and in the case of ARFs annual distributions. Sufficient liquid assets should be maintained to meet these. Where investments are held in illiquid BCP investments BCP may, at its absolute discretion, agree in advance to fund the cost of fees and distributions without liquidating the investment. If BCP do so, a debt will be placed on the ARF or PRB account and the debt will be recouped once liquidity becomes available again.

Note: ETFs are traded weekly. Clients may want to deal (buy/sell units in an ETF) on a day that is not a day BCP can transmit their order, markets may move in a way that causes a loss or loss of profits.

**Please contact your BCP Relationship Manager or BCP on
01 668 4688 and invest@bcp.ie for more information**

ARF is Approved Retirement Fund. PRB is Personal Retirement Bond. P.A. is per annum.