

Monthly service charge

The increased service charge reflects the general growth in consumer prices over the last 12 years. The table below lists the products affected. Your policy documentation or last annual statement will tell you what type of policy you have.

Monthly service charge

Product	Monthly service charge 1 May 2009 to 31 April 2022	Monthly service charge from 1 May 2022	Increase
Variable Investment Bond Variable Protection Plan Capital Savings Plan Mortgage Plan Flexible Life Plan Universal Life Plan	€2.16	€2.28	€0.12
Tower Pension Series (for each member)	€2.53	€2.67	€0.14
MoneyWorks Plan	€3.29	€3.47	€0.18
Personal Pension Plus Personal Pension Plan Buy Out Bond Synergy Personal Pension Synergy Executive Pension Synergy Buy Out Bond Corporate Pension Series (for each member)	€5.42	€5.73	€0.31

The Personal Pension policy numbers begin 2000 or with 'PP'

The Corporate Pension Series scheme numbers begin 7, and member numbers begin 501 or 502

The Buy Out Bond policy numbers begin 500 or with 'BB'

The Tower Pension Series scheme numbers begin with 'L', and member numbers begin with 'L' and end with 'A'

The Synergy Executive Pension policy numbers begin with 'EP'

- The monthly service charge is just one aspect of the unit-linked product charging structure and should not be looked at in isolation. For further details on charges, refer to your last annual statement, key features document and/or policy provisions
- The monthly service charge will be reviewed each year and, if appropriate, increased (reflecting both positive and negative movements in the Consumer Price Index since the last service charge increase)

Inflation (each year to 15 January)

2009	-0.1%	2014	+0.1%	2019	+0.8%
2010	-3.9%	2015	-0.6%	2020	+1.3%
2011	+1.7%	2016	+0.1%	2021	-0.2%*
2012	+2.2%	2017	+0.3%		
2013	+1.3%	2018	+0.2%		

*Inflation for year to end of November 2021 was +5.3%

Source: Central Statistics Office, December 2021, figures have been rounded www.cso.ie

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