

## **Liver Ireland Sub-Fund**

### Details of charges for the cost of providing guarantees

With-profits policies provide a guarantee on the level of benefit to be paid under specific circumstances detailed in the terms and conditions of the policies.

As described in Section 6 of the Liver Ireland Sub-Fund WPOP, we may make a charge to help cover the cost of meeting these guarantees.

This charge is currently applied by reducing the investment return by the rates set out in the table below. As the charge is applied to the asset share it could impact the policy value paid on death, maturity or surrender.

<b>Policy type</b>	<b>Period during which quoted charge applies</b>	<b>Charge per year</b>
<b>Conventional with-profits transferred from Irish Life</b>	No charge currently applies	
<b>Other conventional with-profits</b>	1 July 2009 to 31 July 2011	1.0%
	1 August 2011 onwards	1.5%
<b>Caledonian Life unitised with-profits bonds</b>	1 July 2009 to 30 April 2011	0%
	1 May 2011 to 31 December 2013	0.75%
	1 January 2014 onwards	0.5%
<b>Other unitised with-profits</b>	1 July 2009 to 30 April 2011	0%
	1 May 2011 to 31 December 2013	0.75%
	1 January 2014 onwards	0.25%

For further information on the management of your with-profits policy please refer to the Liver Ireland Sub-Fund WPOP.

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