

## Ark Life Schedule of Fees and Charges

In line with Provision 4.56 of the Consumer Protection Code 2012, below is the schedule of our fees and charges.

This information is current as at November 2014.

Allocation Rate/ Contribution Charge	The amount of the charge can vary. The applicable rate will be specified in your policy documentation.
Nil Allocation Period	The length of any nil allocation period can vary. The applicable period will be specified in your policy documentation.
Bid/Offer Spread	The size of the spread can vary. The applicable amount will be specified in your policy documentation.
Fund Maintenance Fee	The amount of the charge can vary. The applicable rate will be specified in your policy documentation.
Policy Fee	The amount of the fee can vary. The applicable rate will be specified in your policy documentation. This fee may be increased in line with the Consumer Price Index (CPI) each year.
Fund Switch Charge	Not currently being charged.
Partial Encashment Charge	Not currently being charged.
Early Encashment Charges	The size of the charge if any can vary and will depend on how long your policy has been in force.
Other Fees and Charges	Any other amounts will be specified in your policy documentation.

Copies of your policy documentation are available from Ark Life on request.

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Ark Life Assurance Company dac is regulated by the Central Bank of Ireland. A list of names and personal details of every director of the company is available to the public for inspection at the company's registered office for a nominal fee.