



Route 1 Fees Explained

	Annual	Monthly	Total
Option 1 (Direct Client Charge)			
One-time plan creation fee	€1,500	-	€1,500
Ongoing monthly subscription €300 Minimum	-	€300	€3,600
Annual Cost	-	-	€5,100
Option 2 (1% AUM Charge)			
One-time plan creation fee	€1,500	-	€1,500
Invested assets through Accumulus of €400,000	-	€333	€4,000
Annual Cost	-	-	€5,500
Option 3 (Protection)			
One-time plan creation fee	€1,500	-	€1,500
Monthly commission from life cover	-	€200	€2,400
Monthly commission from income protection	-	€180	€2,160
Annual Cost			€6,060
Option 4 (AUM and Protection)			
One-time plan creation fee	€1,500	-	€1,500
Monthly commission from protection	-	€380	€4,560
Invested assets AUM	-	€333	€3,996
Annual Cost			€10,056

**Transparent Fees.
The Way it should be.**