PENSIONCHECK.IE RESEARCH · 2026

# The State of Irish PRSA Pension Fees 2026

A market-wide review of the charges applied across Personal Retirement Savings Accounts for sale in Ireland

THE HEADLINES

# At a glance

The headline numbers from this review of the Irish PRSA market. Each figure is explored in detail in the sections that follow.

## Report key findings

**168**

PRSA products reviewed

**0.25%–3.13%**

Range of annual charges

**52%**

Of products have a contribution charge

**-1.5%–7%**

Range of contribution charges

## The Irish PRSA market context

**364,148**

Total PRSA contracts in force

**€23.8bn**

Total PRSA assets under management

REPORT CONTEXT

# About this report

## How to cite

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## Not financial advice

This report is informational only and is not a substitute for financial advice. Consult with a Central Bank Registered Financial Advisor before making financial decisions.

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# Overview

A PRSA is a personal, portable pension account that a saver owns directly, into which they and their employer can make tax-advantaged contributions towards retirement. Crucially, a PRSA is not tied to any one provider: savers are free to transfer their pension to a different PRSA provider at any time without penalty.

This report reviews the charges applied across the 168 Personal Retirement Savings Account (PRSA) products approved for sale in Ireland across 180 distinct product variants.

Annual charges range from 0.25% to 3.13%; the highest charge in the market is 12.5× the lowest. Because this charge is levied on the entire fund every year, small differences in the headline percentage can compound into materially different outcomes over the decades a pension is typically held.

Contribution charges vary more starkly still: of the 168 products reviewed, 88 (52%) have at least one variant that applies a contribution charge, while 72 (43%) apply no contribution charge on any variant.

Charges also cluster at the regulatory ceilings that apply to standard PRSAs (1.00% on the annual charge and 5% on contributions). Of the 180 variants reviewed, 48 are standard PRSAs. Of those 48 standard variants, 37 quote a highest annual charge of exactly 1.00% — and of those, 36 quote no lower rate at all: a flat 1.00% charge, precisely at the statutory ceiling. A further 10 standard variants quote a contribution charge of exactly 5%, the corresponding cap on contributions.

These charges apply across a market of 364,148 PRSA contracts holding €23,804,013,708 in assets, and therefore have a broad impact on wealth across Irish society. A 1% annual fee (the most common minimum annual charge across PRSA products) applied to those reported assets would equate to €238 Million a year. Notably, though, the distribution of savers across providers, products, and fee levels is not published. The national fee figures in this report are therefore sensitivity calculations applied to reported assets, not measurements of fees actually paid. Section 7 sets out this illustrative calculation in full.

The pages that follow outline the state of Irish PRSA pension fees as they stand as of 2026, plus worked examples showing the impact fees can have at both the individual saver and national scales.

SECTION 2

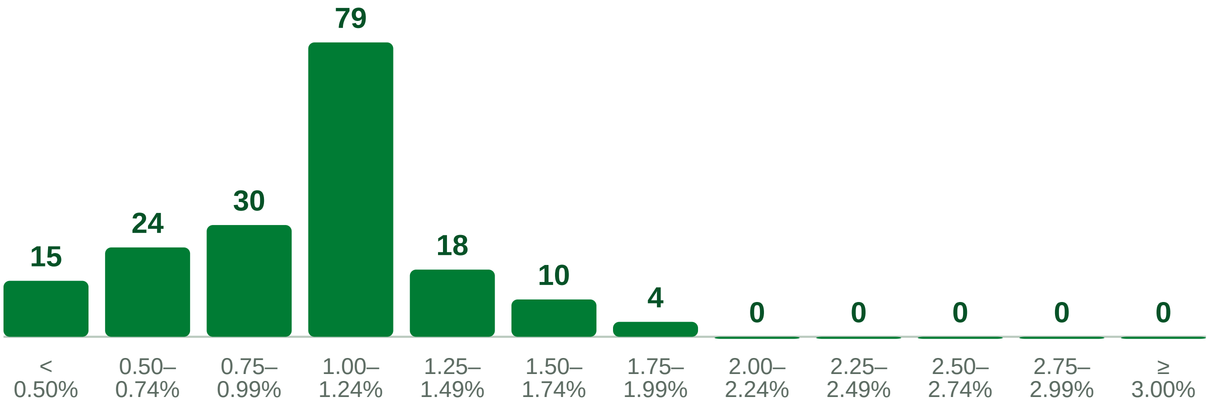
# The annual charge

The charge deducted from the fund each year, expressed as a percentage of the amount invested. It applies for as long as the pension is held, so it typically amounts to the larger charge over the lifetime of a pension, even if the contribution charge is nominally higher. Across the 180 variants reviewed, annual charges range from 0.25% to 3.13%.

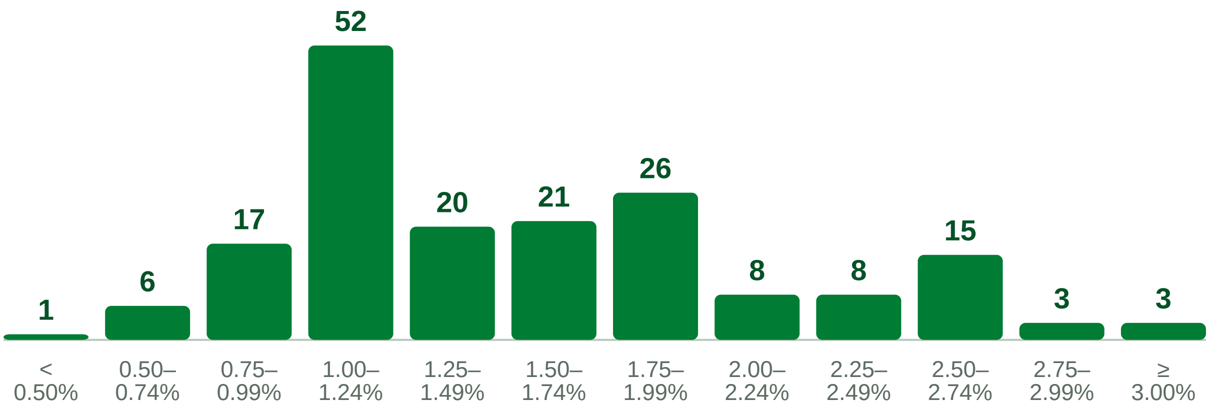
Many variants quote a range rather than a single figure, since the charge can depend on factors like the fund value and the underlying investment vehicle chosen. We therefore present below two separate distributions: One of the lowest charge quoted (first chart) and another of the highest charge quoted (second chart).

The median lowest charge quoted is 1%, and the median highest is 1.37%. The charts below show, band by band, how many variants fall at each level, first by the lowest charge quoted within each variant, then by the highest charge quoted.

## 2.1 Lowest charge quoted




## 2.2 Highest charge quoted



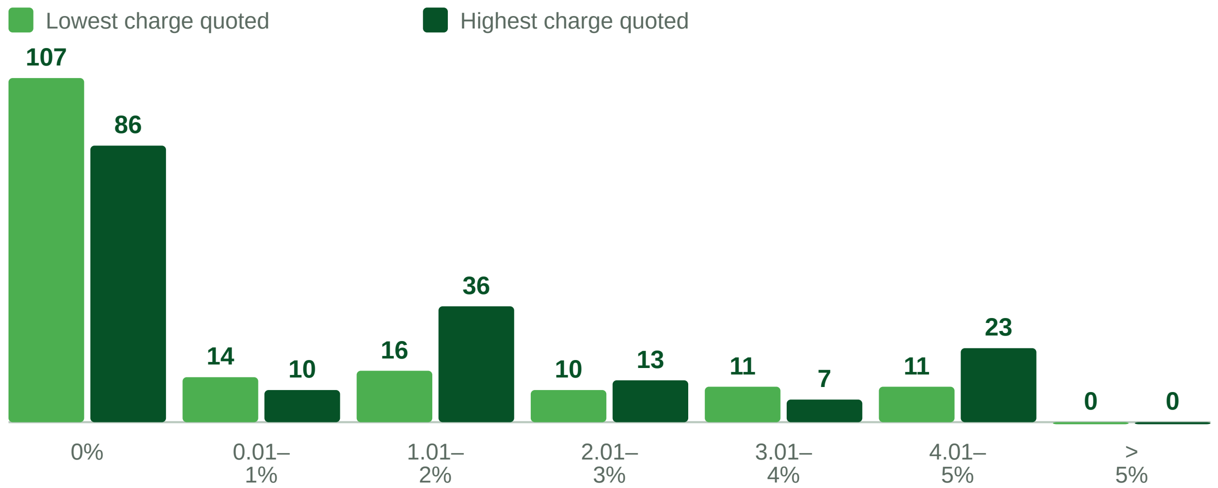
SECTION 3

# The contribution charge

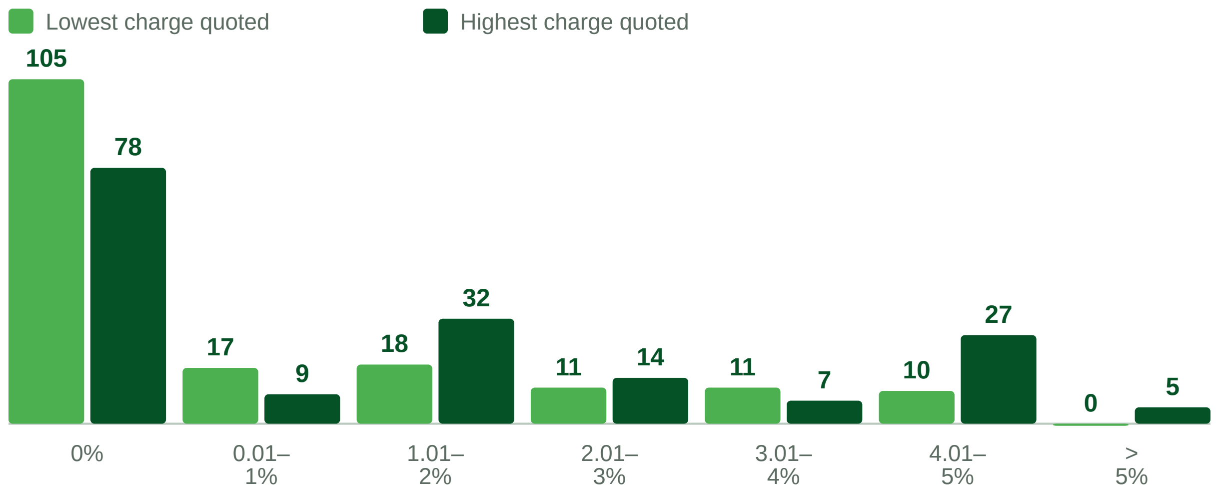
The contribution charge (where one applies) is deducted from each pension contribution before it is invested. It varies starkly across the market; from zero to several percent of every contribution. Of the 168 products reviewed, 88 (52%) have at least one variant that deducts a percentage from lump-sum contributions, and 93 (55%) from regular contributions.

The highest charge reported was 7% on lump-sum payments and 7% on regular payments. Many variants quote a range rather than a single figure, since the charge can depend on the size of the contribution (with tiered discounts for larger amounts). The charts below show, band by band, how many variants fall at each level, comparing the lowest charge quoted against the highest charge quoted for both lump-sum and regular contributions.

## 3.1 Lump-sum contributions




## 3.2 Regular contributions

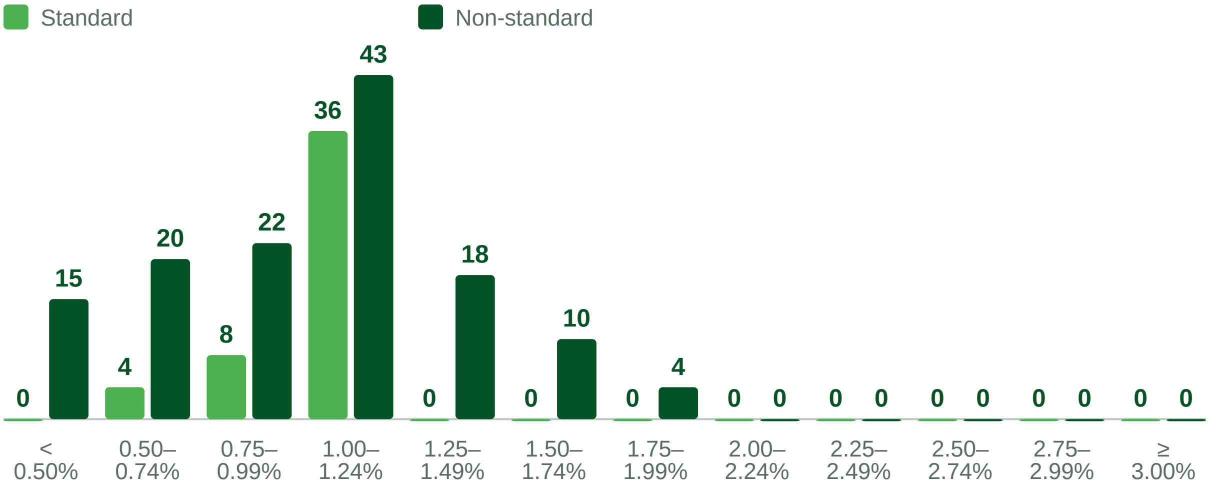


SECTION 4

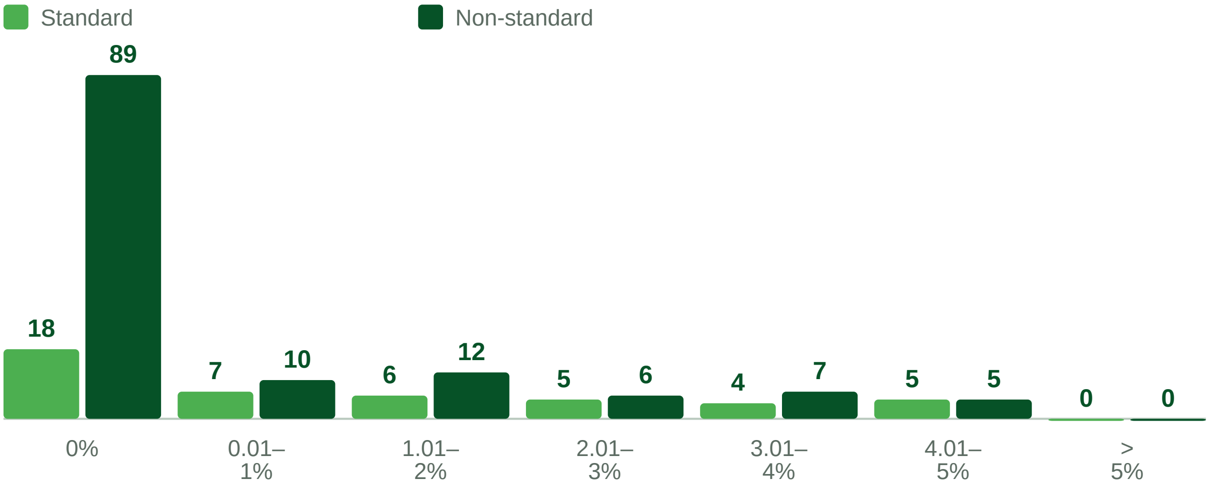
# Standard vs non-standard PRSAs

PRSAs are divided by regulation into two categories. **Standard** PRSAs are subject to statutory caps on charges: 1% for the annual charge and 5% for the contribution charge. **Non-standard** PRSAs are not bound by that cap and can apply a broader range of fees. The charts below compare the spread of fees (lower end of the reported range) across standard and non-standard PRSAs.

### Distribution of the lowest annual charge, by category




### Distribution of the lowest contribution charge, by category




Annual fees vary much more broadly for non-standard PRSAs than for standard PRSAs: Both the highest and lowest annual fees are seen on non-standard products. Standard PRSA annual fees fall within a much narrower range.

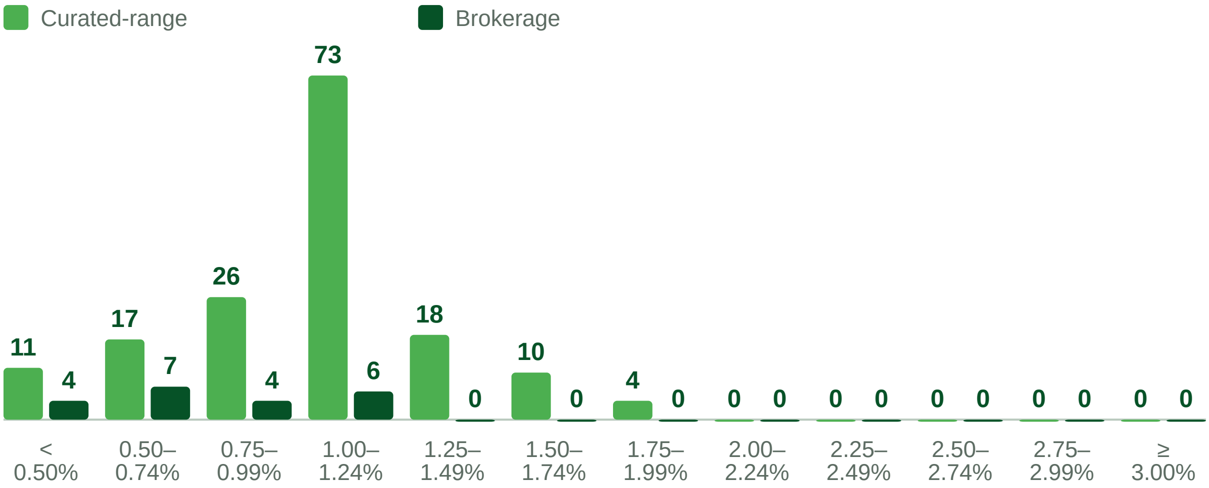
Standard PRSA charges do not merely stay under the 1.00% ceiling — they concentrate on it: 36 of the 48 standard variants charge exactly 1.00% per year, with no lower rate quoted.

SECTION 5

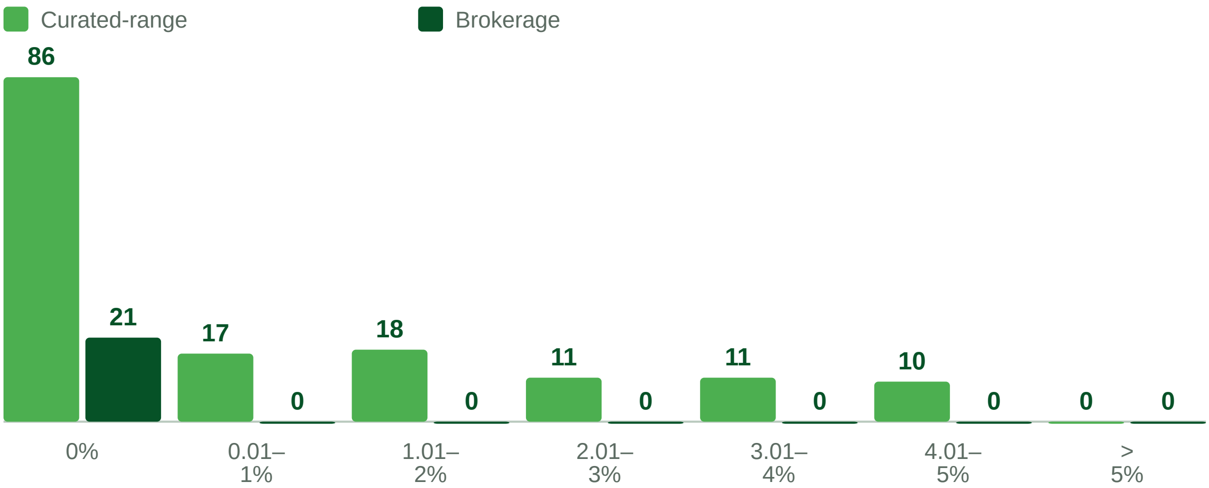
# Curated vs brokerage PRSAs

This section looks again at the **annual charge** from Section 2, this time split by the breadth of investment choice a variant offers. **Curated-range** PRSAs give access to a limited selection of funds (typically around 5–20); **brokerage** PRSAs open up a huge investment range, much like a traditional stockbroking account. The chart below shows how the lowest annual charge quoted within each variant is distributed across the two groups. Note that for brokerage PRSAs, stockbroking and fees at the underlying investment level are additional to the listed fees.

## Distribution of the lowest annual charge, by group




## Distribution of the lowest contribution charge, by group




The brokerage/curated grouping is defined by PensionCheck.ie. Note that the annual and contribution charges shown here are not the whole cost of a brokerage PRSA: Stockbroking fees and fees at the level of the underlying investment vehicle are additional to the figures above.

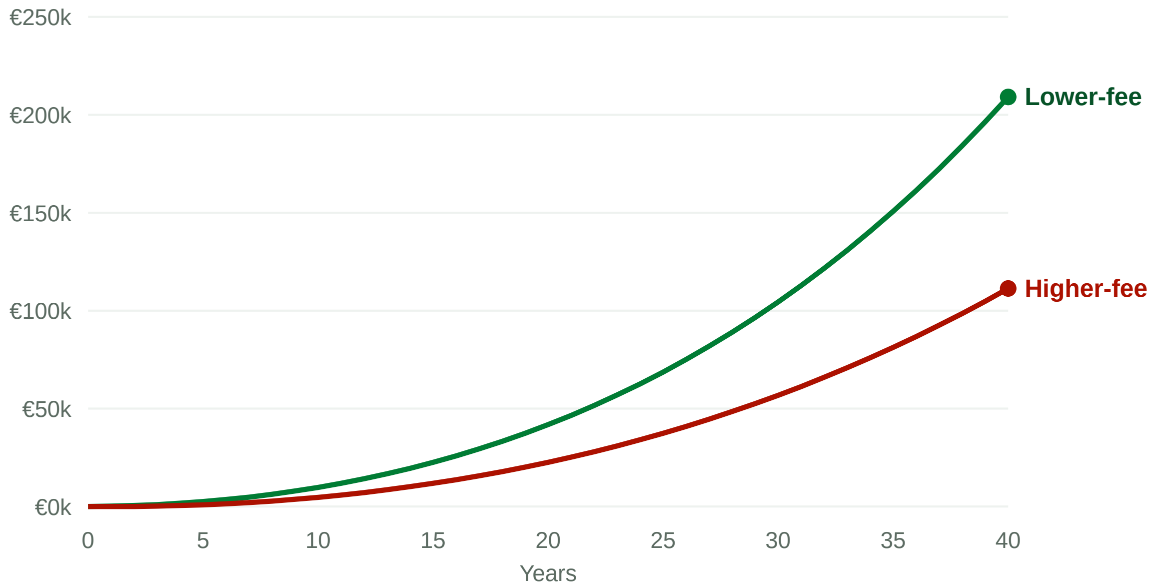
SECTION 6

# How fees can impact a retirement portfolio

To illustrate how charges can translate into real money, consider two hypothetical savers who each invest €5,000 a year for 40 years into two different example PRSA products. Both funds are assumed to grow at the same 4% a year before charges. The only difference is the charging structure: one product applies a 0% contribution charge and an 0.75% annual charge; the other applies a 3% contribution charge and an 1.75% annual charge.

## Projected net investment gains over 40 years

Net investment gain (fund value less the €200,000 of contributions paid in) for two portfolios with identical €5,000/year contributions and identical 4% gross growth, differing only in charges. Illustrative only.




### Lower-fee product

0% contribution charge · 0.75% annual charge

**€409,140**

Fund value at maturity

| | |
|---|---|
| Contributions paid in | €200,000 |
| Net growth | €209,140 |

### Higher-fee product

3% contribution charge · 1.75% annual charge

**€311,299**

Fund value at maturity

| | |
|---|---|
| Contributions paid in | €200,000 |
| Net growth | €111,299 |

**€97,841** Difference in final fund value between the two products after 40 years. This gap is driven entirely by the difference in charges.

These figures are simplified and serve for illustration only. Assumptions: contributions invested at the start of each year net of any contribution charge; gross growth of 4% a year; the annual charge deducted from the fund each year.

SECTION 7

# The impact of fees at the national scale

The preceding section illustrated how charges can affect one individual retirement portfolio. This page takes the national perspective: it applies several illustrative annual charge rates to the €23,804,013,708 of PRSA assets reported for Q1 2026.

Information on the total value of PRSA fees paid each year is not available. However, we can perform an illustrative sensitivity analysis of annual charges by multiplying the total reported PRSA funds by a range of illustrative annual charges. The result of this sensitivity analysis (below) shows that Irish pension savers are likely paying annual fees of hundreds of millions of euro per year, plus an additional unknown amount in contribution fees.

## Illustrative annual sensitivity

| ILLUSTRATIVE ANNUAL CHARGE | ANNUAL EQUIVALENT ON REPORTED ASSETS |
|---|---|
| 0.50% | €119,020,069 |
| 1.00% | €238,040,137 |
| 1.50% | €357,060,206 |
| 2.00% | €476,080,274 |

**€238 Million**

Illustrative annual impact of a 1% fee applied across all Irish PRSA assets. 1% is the most common minimum annual charge across PRSA products.

APPENDIX · PRODUCTS

# Products reviewed

The full list of 168 Personal Retirement Savings Account products included in this analysis, as approved for sale in Ireland (based on data from The Pensions Authority, June 2026).

| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| Acorn Life · Acorn Life Smart PRSA 1 | APP/E/970/NS | Non-Standard |
| Acorn Life · Acorn Life Smart PRSA 2 | APP/E/971/NS | Non-Standard |
| Acorn Life · Acorn Life Smart PRSA 3 | APP/E/972/NS | Non-Standard |
| Acorn Life · Acorn Life Smart PRSA 4 | APP/E/973/NS | Non-Standard |
| Acorn Life · Acorn Life Standard PRSA | APP/E/974/S | Standard |
| Acorn Life · Zen PRSA | APP/E/1031/S | Standard |
| Allianz · Allianz Vantage PRSA (Non-Standard PRSA A) | APP/AG/1035/NS | Non-Standard |
| Allianz · Allianz Vantage PRSA (Non-Standard PRSA B) | APP/AG/1036/NS | Non-Standard |
| Allianz · Allianz Vantage PRSA (Non-Standard PRSA C) | APP/AG/1037/NS | Non-Standard |
| Allianz · Allianz Vantage PRSA (Non-Standard PRSA D) | APP/AG/1038/NS | Non-Standard |
| Allianz · Allianz Vantage PRSA (Non-Standard PRSA F) | APP/AG/1043/NS | Non-Standard |
| Allianz · Allianz Vantage Standard PRSA | APP/AG/1034/S | Standard |
| Aviva · Aviva PRSA Option 1 | APP/F/975/NS | Non-Standard |
| Aviva · Aviva PRSA Option 10 | APP/F/984/NS | Non-Standard |
| Aviva · Aviva PRSA Option 11 | APP/F/985/NS | Non-Standard |
| Aviva · Aviva PRSA Option 12 | APP/F/986/NS | Non-Standard |
| Aviva · Aviva PRSA Option 13 | APP/F/987/NS | Non-Standard |
| Aviva · Aviva PRSA Option 14 | APP/F/988/NS | Non-Standard |
| Aviva · Aviva PRSA Option 15 | APP/F/989/NS | Non-Standard |
| Aviva · Aviva PRSA Option 16 | APP/F/990/NS | Non-Standard |
| Aviva · Aviva PRSA Option 17 | APP/F/991/NS | Non-Standard |
| Aviva · Aviva PRSA Option 18 | APP/F/992/NS | Non-Standard |
| Aviva · Aviva PRSA Option 2 | APP/F/976/NS | Non-Standard |
| Aviva · Aviva PRSA Option 3 | APP/F/977/NS | Non-Standard |
| Aviva · Aviva PRSA Option 4 | APP/F/978/NS | Non-Standard |

## APPENDIX · PRODUCTS (CONTINUED)

Continued from previous page.

| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| Aviva · Aviva PRSA Option 5 | APP/F/979/NS | Non-Standard |
| Aviva · Aviva PRSA Option 6 | APP/F/980/NS | Non-Standard |
| Aviva · Aviva PRSA Option 7 | APP/F/981/NS | Non-Standard |
| Aviva · Aviva PRSA Option 8 | APP/F/982/NS | Non-Standard |
| Aviva · Aviva PRSA Option 9 | APP/F/983/NS | Non-Standard |
| Aviva · Conductor PRSA (0%) | APP/N/921/NS | Non-Standard |
| Aviva · Conductor PRSA (2%) | APP/N/854/NS | Non-Standard |
| Aviva · Conductor PRSA (3.5%) | APP/N/595/NS | Non-Standard |
| Aviva · Conductor PRSA (5%) | APP/N/742/NS | Non-Standard |
| BCWM · HBCWM PRSA | APP/W/820/NS | Non-Standard |
| Cantor Fitzgerald · Cantor PRSA | APP/C/068/NS | Non-Standard |
| Davy · Davy Advisory PRSA | APP/T/522/NS | Non-Standard |
| Davy · Davy PRSA (Execution Only) | APP/T/434/NS | Non-Standard |
| Davy · Davy Select PRSA (Execution Only) | APP/T/465/NS | Non-Standard |
| Goodbody Stockbrokers · Goodbody Stockbrokers PRSA Portfolio | APP/Z/628/NS | Non-Standard |
| Irish Life · Ark Life PRSA | APP/K/191/S | Standard |
| Irish Life · Clear PRSA (1%, 0%) | APP/K/716/S | Standard |
| Irish Life · Clear PRSA (1%, 4.5%) | APP/K/640/S | Standard |
| Irish Life · Company Standard Group PRSA | APP/K/243/S | Standard |
| Irish Life · Company Standard Group PRSA (0%, 0.75%) | APP/K/736/S | Standard |
| Irish Life · Company Standard PRSA | APP/K/813/S | Standard |
| Irish Life · Company Standard PRSA (0%, 0.50%) | APP/K/119/S | Standard |
| Irish Life · Company Standard PRSA (0%, 0.75%) | APP/K/072/S | Standard |
| Irish Life · Company Standard PRSA (0%, 1%) | APP/K/942/S | Standard |
| Irish Life · Company Standard PRSA (1%, 0.75%) | APP/K/812/S | Standard |
| Irish Life · Company Standard PRSA (1%, 1%) | APP/K/685/S | Standard |
| Irish Life · Company Standard PRSA (2%, 1%) | APP/K/237/S | Standard |
| Irish Life · Company Standard PRSA (3%, 1%) | APP/K/544/S | Standard |
| Irish Life · Complete Solutions PRSA Options (0%) | APP/K/122/NS | Non-Standard |
| Irish Life · Complete Solutions PRSA Options (1.5%) | APP/K/713/NS | Non-Standard |

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| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| Irish Life · Complete Solutions PRSA Options (3%) | APP/K/216/NS | Non-Standard |
| Irish Life · Complete Solutions PRSA Options (5%) | APP/K/696/NS | Non-Standard |
| Irish Life · Complete Solutions PRSA Plus | APP/K/1013/NS | Non-Standard |
| Irish Life · Complete Solutions PRSA Standard (0%) | APP/K/897/S | Standard |
| Irish Life · Complete Solutions PRSA Standard (1.5%) | APP/K/751/S | Standard |
| Irish Life · Complete Solutions PRSA Standard (3%) | APP/K/997/S | Standard |
| Irish Life · Complete Solutions PRSA Standard (5%) | APP/K/349/S | Standard |
| Irish Life · Corporate Standard Group PRSA | APP/K/719/S | Standard |
| Irish Life · Corporate Standard PRSA | APP/K/627/S | Standard |
| Irish Life · Horizon PRSA Choice | APP/K/1041/NS | Non-Standard |
| Irish Life · Horizon PRSA Focus | APP/K/1040/NS | Non-Standard |
| Irish Life · Horizon PRSA Solution | APP/K/1042/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan J | APP/K/141/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan K | APP/K/530/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan L | APP/K/347/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan M | APP/K/331/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan N | APP/K/332/NS | Non-Standard |
| Irish Life · Irish Life PRSA Plan O | APP/K/333/NS | Non-Standard |
| Irish Life · PRSA Core | APP/K/1032/NS | Non-Standard |
| Irish Life · PRSA Select | APP/K/1033/NS | Non-Standard |
| Irish Life · PRSA Standard (1% & 5%) | APP/K/935/S | Standard |
| Irish Life · Public Sector PRSA | APP/K/082/S | Standard |
| ITC · ITC PRSA 1 | APP/X/065/NS | Non-Standard |
| ITC · ITC PRSA 2 | APP/X/066/NS | Non-Standard |
| ITC · ITC PRSA 3 | APP/X/067/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 10 | APP/H/084/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 11 | APP/H/059/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 12 | APP/H/962/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 13 | APP/H/508/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 14 | APP/H/858/NS | Non-Standard |

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| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| New Ireland · Non-Standard PRSA - Product 15 | APP/H/1012/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 6 | APP/H/874/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 7 | APP/H/723/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 8 | APP/H/176/NS | Non-Standard |
| New Ireland · Non-Standard PRSA - Product 9 | APP/H/503/NS | Non-Standard |
| New Ireland · Product 4 | APP/H/035/NS | Non-Standard |
| New Ireland · Product 5 | APP/H/109/NS | Non-Standard |
| New Ireland · PRSA Choice/PRSA Plus | APP/H/525/NS | Non-Standard |
| New Ireland · Standard PRSA | APP/H/217/S | Standard |
| New Ireland · Standard PRSA | APP/H/316/S | Standard |
| New Ireland · Standard PRSA | APP/H/397/S | Standard |
| New Ireland · Standard PRSA - Product D | APP/H/170/S | Standard |
| New Ireland · Standard PRSA - Product E | APP/H/748/S | Standard |
| New Ireland · Standard PRSA - Product F | APP/H/137/S | Standard |
| New Ireland · Standard PRSA - Product G | APP/H/117/S | Standard |
| New Ireland · Standard PRSA - Product H | APP/H/1010/S | Standard |
| New Ireland · Standard PRSA - Product I | APP/H/1011/S | Standard |
| Newcourt · Self-Invested PRSA | APP/A/345/NS | Non-Standard |
| Quest Retirement · Quest Retirement Solutions PRSA | APP/O/001/NS | Non-Standard |
| Royal London · Royal London PRSA (0.40%) | APP/RL/1014/NS | Non-Standard |
| Royal London · Royal London PRSA (0.50%) | APP/RL/1015/NS | Non-Standard |
| Royal London · Royal London PRSA (0.65%) | APP/RL/1016/NS | Non-Standard |
| Royal London · Royal London PRSA (0.75%) | APP/RL/1017/NS | Non-Standard |
| Royal London · Royal London PRSA (0.90%) | APP/RL/1018/NS | Non-Standard |
| Royal London · Royal London PRSA (1.00%) | APP/RL/1019/NS | Non-Standard |
| Royal London · Royal London PRSA (1.15%) | APP/RL/1020/NS | Non-Standard |
| Royal London · Royal London PRSA (1.25%) | APP/RL/1021/NS | Non-Standard |
| Royal London · Royal London PRSA (1.40%) | APP/RL/1022/NS | Non-Standard |
| Royal London · Royal London PRSA (1.50%) | APP/RL/1023/NS | Non-Standard |
| Saol Assurance · PRSA (A) | APP/AA/998/NS | Non-Standard |

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| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| Saol Assurance · PRSA (B) | APP/AA/999/NS | Non-Standard |
| Saol Assurance · PRSA (C) | APP/AA/1000/NS | Non-Standard |
| Saol Assurance · PRSA (D) | APP/AA/1001NS | Non-Standard |
| Saol Assurance · PRSA (E) | APP/AA/1002/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account A | APP/R/251/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account B | APP/R/459/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account C | APP/R/509/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account D | APP/R/152/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account E | APP/R/771/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account F | APP/R/239/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account G | APP/R/134/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account H | APP/R/443/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account I | APP/R/174/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account J | APP/R/1006/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account K | APP/R/1007/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account L | APP/R/1008/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account M | APP/R/1009/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account N | APP/R/1024/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account O | APP/R/1025/NS | Non-Standard |
| Standard Life · Synergy Personal Retirement Savings Account P | APP/R/1026/NS | Non-Standard |
| Zurich · Aon Standard -- RFAR | APP/J/163/S | Standard |
| Zurich · Aon Standard -- RFAS | APP/J/730/S | Standard |
| Zurich · Zurich PRSA - RFAT | APP/J/843/NS | Non-Standard |
| Zurich · Zurich PRSA - RFAU | APP/J/954/S | Standard |
| Zurich · Zurich PRSA - RFAV | APP/J/955/S | Standard |
| Zurich · Zurich PRSA - RFAW | APP/J/956/S | Standard |
| Zurich · Zurich PRSA - RFAX | APP/J/957/NS | Non-Standard |
| Zurich · Zurich PRSA - RFAY | APP/J/958/NS | Non-Standard |
| Zurich · Zurich PRSA - RFAZ | APP/J/959/NS | Non-Standard |
| Zurich · Zurich PRSA - RFBA | APP/J/1003/S | Standard |

## APPENDIX · PRODUCTS (CONTINUED)

Continued from previous page.

| PRODUCT | REFERENCE | TYPE |
|---|---|---|
| Zurich · Zurich PRSA - RFBB | APP/J/1004/S | Standard |
| Zurich · Zurich PRSA - RFBC | APP/J/1005/NS | Non-Standard |
| Zurich · Zurich PRSA - RFBD | APP/J/1027/NS | Non-Standard |
| Zurich · Zurich PRSA - RFBE | APP/J/1028/NS | Non-Standard |
| Zurich · Zurich PRSA - RFBF | APP/J/1029/NS | Non-Standard |
| Zurich · Zurich PRSA - RFBG | APP/J/1030/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAA | APP/J/406/S | Standard |
| Zurich · Zurich PRSA -- RFAB | APP/J/242/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAC | APP/J/739/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAD | APP/J/634/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAE | APP/J/463/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAF | APP/J/589/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAG | APP/J/158/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAH | APP/J/385/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAI | APP/J/193/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAJ | APP/J/369/S | Standard |
| Zurich · Zurich PRSA -- RFAK | APP/J/842/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAL | APP/J/371/S | Standard |
| Zurich · Zurich PRSA -- RFAM | APP/J/779/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAN | APP/J/129/NS | Non-Standard |
| Zurich · Zurich PRSA -- RFAO | APP/J/953/S | Standard |
| Zurich · Zurich PRSA -- RFAP | APP/J/565/S | Standard |
| Zurich · Zurich PRSA -- RFAQ | APP/J/291/S | Standard |

# Methodological Notes

## Data source

Charges are drawn from The Pensions Authority PRSA charges data for June 2026, covering the 168 Personal Retirement Savings Account products approved for sale in Ireland, as compiled by PensionCheck.ie.

## Unit of analysis

Many products are offered in more than one **variant**, each with its own charging structure. For example, charges may be higher for clients who access the product through an intermediary rather than directly from the provider, or for clients who require an advisory service rather than execution only. Because a saver meets the charges of a specific variant, parts of the analysis are carried out at variant level: 180 variants across 168 products. Most products have a single variant; a small number have several.

## Exclusion criteria

Products which are not available to the general public (e.g. those available to employees of the provider only) are excluded. Also excluded are products which are not open to new customers.

## How charges are measured

The **annual charge** is reported as a range: each variant's lowest and highest quoted annual charge are recorded, spanning the absolute lowest and highest rates across all asset tiers. The charge for the default investment strategy is included within this range rather than excluded. The **contribution charge** is reported as the range between the lowest and highest rates quoted across all contribution bands (including any tiered discounts for larger amounts), and is reported separately for lump-sum (single) and regular contributions. Products are also grouped into **curated-range** PRSAs (a limited selection of funds, typically around 5–20) and **brokerage** PRSAs (a broad investment range, often 100 or more collective investment vehicles; often subject to additional stockbroking and other fees at underlying investment level); this grouping is defined by PensionCheck.ie and reflects the breadth of investment choice rather than how a product is sold or advised.