	Assumed Employee	Additional AVC's required to
	Contribution Rate for Personal	pay rate assumed in Personal
Salary	Illustration	Illustration
Less than	indstrution	indstrution
€37,000	6.375%	0.000%
€37,000	6.375%	0.000%
€37,500	6.375%	0.000%
€38,000	6.375%	0.000%
€38,500	6.396%	0.021%
€39,000	6.417%	0.042%
€39,500	6.437%	0.062%
€40,000	6.456%	0.081%
€40,500	6.475%	0.100%
€41,000	6.494%	0.119%
€41,500	6.512%	0.137%
€42,000	6.530%	0.155%
€42,500	6.547%	0.172%
€43,000	6.564%	0.189%
€43,500	6.580%	0.205%
€44,000	6.597%	0.222%
€44,500	6.612%	0.237%
€45,000	6.628%	0.253%
€45,500	6.643%	0.268%
€46,000	6.658%	0.283%
€46,500	6.672%	0.297%
€47,000	6.686%	0.311%
€47,500	6.700%	0.325%
€48,000	6.714%	0.339%
€48,500	6.727%	0.352%
€49,000	6.740%	0.365%
€49,500	6.753%	0.378%
€50,000	6.767%	0.392%
€50,500	7.690%	1.315%
Greater than		
€51,000	8.000%	1.625%