

Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max	17.5% (1 <sup>st</sup> Bullet)	0.5% trail	5% 17.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max	5%	0.75%	N/A	N/A
Guaranteed Annuity	Single Premium	Max	3%			
Investment Bonds	Single Premium	Max	3%	0.5%	N/A	N/A
Investment Only	Single Premium	Max	5%	0.5%	N/A	N/A
Savings Products	Annual Premium	Max	5.5% (1 <sup>st</sup> Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A
		<b>Yr1</b>	<b>Additional</b>		<b>Renewal</b>	
Life Assurance	Option 1	100%			From Year 2 - 12%	
	Option 2	100%	From Year 2 - 5 80%		From Year 6 - 3% level From Year 6 - 6% indexed	
	Option 3	25% level	From Year 2 - 9 25%		From Year 10 - 10% level	
		28% indexed	From Year 2 - 9 28%		From Year 10 - 13% indexed	
	Option 4	20% level			From Year 2 - 20% level	
		23% indexed			From Year 2 - 23% indexed	
	Option 5	80% Level			From Year 2 - 12%	
		80% Indexed			From Year 2 - 15%	
Default Profile						
		Yr1	Additional		Renewal	
Income Protection	Max	120%	From Year 2 - 5 - 60%		3% level 6% indexed	

Product		Renewal commission
Group Protection	Life	
	Max	6%
	Income protection	
	Max	12.5%
	Serious Illness Cover	
	Max	12.5%