|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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%  (1st 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%  (1st Bullet) | 0.25% trail to year 8, 0.5% trail from year 9 | 5.5%  Bullets X 3 | N/A |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | Yr1 | **Additional** | **Renewal** |
| **Life Assurance** | **Option 1** | 100% | From Year 2 - 5 80% | From Year 6 - 3% level |
| From Year 6 - 6% indexed |
| **Option 2** | 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 3** | 20% level |  | From Year 2 - 20% level |
| 23% indexed |  | From Year 2 - 23% indexed |
| **Option 4** | 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** | |  |
| **Group**  **Protection** |  | **Renewal commission** |
| **Life** |  |
| Max | 6% |
| **Income protection** |  |
| Max | 12.5% |
| **Serious Illness Cover** |  |
| Max | 12.5% |