**Summary commission details for my business with [Zurich Life Assurance plc]**

This document provides summary details of the commission arrangements I/we have in place for unit-linked and protection business with [Zurich Life Assurance plc]. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 1st April 2020.

**Single contribution products (Pensions, Investments)**

|  |  |  |
| --- | --- | --- |
|  | Up front commission | Trail commission |
| **Single Contribution Pension** | | |
| Max | 5.50% | 0.50% |
| **Single Contribution PRSA (Standard)** | | |
| Max | 5.50% | 0.00% |
| **Single Contribution PRSA (Non-Standard)** | | |
| Max | 5.0% | 0.50% |
| **Approved (Minimum) Retirement Funds** | | |
| Max | 5.0% | 0.50% |
| **Annuities** | | |
| Max | 3.0% | N/A |
| **Investment Bonds** | | |
| Max | 5.0% | 0.50% |
| **Trustee Investment Plans** | | |
| Max | 5.0% | 0.50% |

**Commission clawback:**

Commission clawback typically does not apply on single contribution products

**Regular contribution products (Pensions, Savings)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Initial commission | Renewal / Bullet Commission | Trail commission |
| **Regular Contribution Pension** | | | |
| Max | 20.0% | 3.0% renewal | 0.50% |
| **Regular Contribution PRSA (Standard)** | | | |
| Max | 5.0% | 5.0% renewal | 0.0% |
| **Regular Contribution PRSA (Non-Standard)** | | | |
| Max | 5.0% | 5.0% renewal | 0.50% |
| **Savings Plan** | | | |
| Max | 10.0%% | 1.0% renewal | 0.50% |

**Commission clawback:**

Commission clawback applies over a 4 year period for all initial commission.

Commission clawback also applies over a 4 year period for any bullet commission noted.

**Individual Protection**

**Guaranteed Term Protection & Guaranteed Mortgage Protection**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yr1 | 2 – 10 | 11+ |
| Max | 100% | 12% | 3% |

**Commission clawback**:

Commission paid in year 1 is earned over a 12 month period.

**Guaranteed Whole of Life**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yr1 | 2 – 5 | 6+ |
| Max | 90% | 18% | 3% |

**Commission clawback**:

Commission paid in year 1 is earned over a 12 month period.

**Group Protection**

**Group Life Cover**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yr1 | 2 | 3 |
| Max | 6.0% | 6.0% | 6.0% |

**Commission clawback:**

Does not apply. Commission is paid as premiums are received.

**Group Permanent Health Insurance & Group Serious Illness Cover**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yr1 | 2 | 3 |
| Default |  |  |  |
| Max | 12.5% | 12.5% | 12.5% |

**Commission clawback:**

Does not apply. Commission is paid as premiums are received.

[Insert company name] is regulated by the Central Bank of Ireland.