|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Irish Life Brokerage (Onesource)** | | | | | | |
| **Product** | | | **Initial Commission (year 1)** | **Trail Commission** | **Renewal Commission** | **Other Commission** |
| **Unit Linked Pension Products**  **Pre-Retirement**  **(PP, PRSA, CP & PRB)** | Annual Premium |  |  |  |  |  |
| Max | 20% | 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% level | From Year 2 - 5 20% | From Month 61 - 3% level |
| 100% indexed | From Year 2 - 5 20% | From Month 61 – 6% indexed |
| Option 2 | 120% level  120% indexed | From Year 3 - 5 20% | From Month 61 - 3% level |
| From Month 61 - 6% indexed |
| Option 3 | 140% level | From Year 4 - 5 20% | From Month 61 - 3% level |
| 140% indexed | From Year 4 – 5 20% | From Month 61 - 6% indexed |
| Option 4 | 160% level | Year 5 20% | From Month 61 - 3%level |
| 160% indexed | Year 5 20% | From Month 61 - 6% indexed |
| Option 5 | 180% level | n/a | From Month 61 - 3% level |
| 180% indexed | n/a | From Month 61 - 6% indexed |
| **Default Profile** |  |  |  |  |
|  | | Yr1 | Additional | Renewal |
| **Income Protection** | Max | 120% | Year 3 30%  Year 6 30% | From Year 7 3% level |
| From Year 7 6% indexed |

**Group Protection**

|  |  |
| --- | --- |
|  | Renewal commission |
| **Life** |  |
| Max | 6% |
| **Income protection** |  |
| Max | 12.5% |
| **Serious Illness Cover** |  |
| Max | 12.5% |