

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

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