

# **New Ireland Assurance Company plc**

## Single contribution products

	Initial Commission	Clawback Period	Trail commission per annum (p.a.)	
Single Contribution Pension				
Max	5%	5 years	1% p.a.	
Single Contribution PRSA				
Max	7%	5 years	0.5% p.a.	
Approved (Minimum) Retirement Funds				
Max	5%	n/a	1% p.a.	
Annuities				
Max	3%	n/a	n/a	
Single Premium Investment Policies				
Max	4%	3 years	1% p.a.	

## Regular contribution products

	Initial Commission	Clawback Period	Renewal / Flat Commission	Trail Commission per annum (p.a.)
<b>Regular Contribution Pension</b>				
Max	25%	5 years	8% p.a.	1% p.a.
Regular Contribution PRSA				
Max	25%	5 years	6% p.a.	0.5% p.a.
<b>Regular Premium Investment Policies</b>	W21			
Max	10%	5 years	2.5% p.a.	0.5% p.a.

## **Individual protection**

Year	1	2	3	4	5	6	7	8	9+
Max	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%
Clawback Period	5 years								

#### **Group protection**

	Death in Service	Permanent Health Insurance		
Year	1+	1+		
Max	15%	20%		
Clawback Period	1 year	1 year		

Information correct as at 31 March 2020 and may be subject to change.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.