

Regular contribution products

REGULAR CONTRIBUTION PENSION

Regular Contribution Pension

	Initial commission	Clawback Period	Renewal commission	Trail commission
Max (front loaded)	1.25% x term (max 25%)	5 years*	2%	1%
Percentage taken				

Max (level)	5%	n/a	5%	1%
Percentage taken				

Regular Contribution PRSA

Max	5%	n/a	5%	0.5%
Percentage taken				

Savings Plan

Funded Initial Commission*

Max	0% - 15%, payable as a lump sum after the first premium is paid	5 years*	n/a	1%
Percentage taken				

Premium Based**

Percentage taken	0% - 15%	n/a	n/a	1%
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* If the initial contributions are not maintained for 5 years, a proportion of the initial commission paid will be claimed back from your intermediary account.

**For every 1% taken there is a corresponding plan charge of 0.04% per annum. Commission is paid to you after the first premium is paid. FIC is subject to commission clawback

Standard Life Synergy product range New policies and top-ups from 3 April 2019

Financial adviser name: **Power Life & Pensions Ltd**

Standard Life has a range of commission options for customers and advisers to choose from.

'**Max**' means the maximum commission Standard Life makes available under each product.

'**% taken**' means the percentage of commission your financial adviser, named above, generally takes for these products.

'**Clawback period**' is a timeframe where Standard Life can take a proportion of the commission paid back from an adviser if the premium / contributions ceases, reduces, or the product is closed.

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension Max	5%	n/a	1%
Percentage taken			
Single Contribution PRSA Max	5%	n/a	0.5%
Percentage taken			
Approved (Minimum) Retirement Funds Max	4%	n/a	1%
Percentage taken			
Annuities Max	2%	n/a	n/a
Percentage taken			
Investment Bonds Max	4%	n/a	1%
Percentage taken			