

NEW IRELAND – commission arrangements

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.)
Regular Contribution Pension				
Max	25%	5 years	8% p.a.	1% p.a.
Regular Contribution PRSA				
Max	25%	5 years	6% p.a.	0.5% p.a.
Regular Premium Investment Policies				
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