

## AVIVA LIFE & PENSIONS IRELAND DAC

### Flexible Protection, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate	22% -	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%
Range	150%						

The clawback period is up to 2 years

### Personal & Executive Income Protection & Wage Protector

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate	30% -	15% - 30%	15% - 30%	15% - 30%	3% - 30%	3% - 30%	3% - 30%
Range	200%						

The clawback period is up to 4 years

### Heritage Aviva Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.50%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	1%	1%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	40%

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	22.50%	0.50%	n/a

Savings Plan	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	n/a

The clawback period is up to 4 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

## AVIVA LIFE & PENSIONS IRELAND DAC (CONT'D)

### Heritage Friends Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	7.5%	0.25%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.75%	n/a

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	25%	0.75%	n/a

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	17.50%	0.25%	n/a

Savings Plan	Initial	Trail	Bullet
Default	10%	n/a	n/a
Max	10%	0.75%	n/a

The clawback period is up to 6 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

## AVIVA LIFE & PENSIONS IRELAND DAC (CONT'D)

### Group Life

-	Year 1	Year 2
Default	Flat commission of either 0% or 6%	0% or 6% each year thereafter
Max	6%	6%

### Group Income Protection

-	Year 1	Year 2
Default	Flat commission of either 0% or 12.5%	0 or 12.5% each year thereafter
Max	12.5%	12.5%

The above information is provided on a non-reliance basis and for informative purposes only. It is the responsibility of the intermediary to ensure the accuracy of the above information and to disclose this information to the consumer.

### Group Pensions

-	Initial	Trail
Default	n/a	n/a
Max	Regular Premium: 10% Single Premium: 2%	1% each year thereafter