

IRISH LIFE – commission arrangements

| Product | | | Initial Commission yr 1 | Trail Commission | Renewal Commission | Other Commission |
|---|----------------|-----|--------------------------------|---|---------------------------|------------------|
| Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB) | Annual Premium | Max | 17.5% (1 st 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% | 0.65% | N/A | N/A |
| Investment Only | Single Premium | Max | 5% | 0.65% | N/A | N/A |
| Savings Products | Annual Premium | Max | 5.5% (1 st Bullet) | 0.25% trail to year 8, 0.5% trail from year 9 | 5.5% Bullets X 3 | N/A |

| | | Yr1 | Additional (annual) | Renewal (annual) | |
|-------------------|--------------------------|--------------------------|--|--|--|
| Protection | Option 1 | 100% | From Year 2 - 5: 20% | From Year 6: 3% level From Year 6: 6% indexed | |
| | | 25% level 28% indexed | From Year 2 - 10: 25% From Year 2 - 10: 28% | From Year 11: 10% level From Year 11: 13% indexed | |
| | Option 3 | 20% level 23% indexed | | From Year 2: 20% level From Year 2: 23% indexed | |
| | | 80% Level 80% Indexed | | From Year 2: 12% level From Year 2: 15% indexed | |
| | Option 4 | | | | |
| | Default Profile | | Yr1 | Additional | Renewal (annual) |
| | Income Protection | Max | 120% | Year 3 & Year 6: 30% | From Year 7: 3% level From Year 7: 6% indexed |
| | | | | | |

Group Protection

| | Renewal commission |
|------------------------------|--------------------|
| Life | |
| Max | 6% |
| Income protection | |
| Max | 12.5% |
| Serious Illness Cover | |
| Max | 12.5% |