

IRISH LIFE/ HC PRODUCT RANGE – COMMISSION SUMMARY

Product		Initial Commission	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	10%	0.95%	4% (2 nd bullet)	N/A
	Single Premium	2.1%	0.95%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	2.1%	0.95%	N/A	N/A
Guaranteed Annuity	Single Premium	3%			
Investment Bonds	Single Premium	2.1%	0.95%	N/A	N/A
Savings Products		22.0%	0.25%	N/A	N/A

	Year 1	Years 2-5	Renewal from Year 6+
Term Assurance Mortgage Protection Whole of Life	100%	20%	3% Level 6% Indexed
	Year 1	Years 2-6	Renewal from Year 7+
Income Protection	120%	30%	3% Level 6% Indexed

Group Protection

	Renewal commission
Life	6%
Income protection	12.5%
Serious Illness Cover	12.5%

HC Financial receives an additional remuneration equivalent to 0.005% per annum from Irish Life with regard to Portus platform pension and investment assets under management where they have been arranged through the agency of HC Financial.

In some individual circumstances, the level of commission may vary due to the length of time the policy will be in force, the level of investment funds under consideration and some other variable parameters. Where this situation may arise, both the normal commission arrangement, as outlined above, and the variation agreed with the individual client, and the reason for the variation, will be fully disclosed, explained and documented to the client and/or their representative before any business is concluded.