

NEW IRELAND – commission arrangements

Single contribution products

	Initial Commission	Clawback Period	Trail commission per annum (p.a.)
Single Contribution Pension	5%	5 years	1% p.a.
Single Contribution PRSA	7%	5 years	0.5% p.a.
Approved Retirement Funds	5%	n/a	1% p.a.
Annuities	2%	n/a	n/a
Single Premium Investment Policies	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	25%	5 years	8% p.a.	1% p.a.
Regular Contribution PRSA	25%	5 years	6% p.a.	0.5% p.a.
Regular Premium Investment Policies	10%	5 years	2.5% p.a.	0.5% p.a.

Individual protection

Year	1	2	3	4	5	6	7	8	9+
	100%	20%	20%	20%	20%	6%	6%	6%	6%
Clawback Period	5 years								

Income protection

Year	1	2 (& onwards)
	130%	3%
Clawback Period	5 years	

Group protection

	Death in Service	Permanent Health Insurance
Year	1+	1+
	6%	12.5%
Clawback Period	1 year	1 year

Pension Term Assurance

Year	1	2 (& onwards)
	130%	3%
Clawback Period	5 years	