

Maximum Commission Rates

Single Contribution Products	Initial Commission (Maximum)	Clawback Period	Trail Commission
Single Contribution Pension			
Aviva	5%	n/a	1%
Irish Life	5%	n/a	0.50%
New Ireland	5%	5 Years	0.50%
Zurich Life	5%	n/a	0.50%
Single Contribution PRSA			
Aviva	7.50%	4 Years	0.25%
Irish Life	5%	5 Years	0.50%
New Ireland	7%	5 Years	0.50%
Zurich Life	5%	4 Years	0.50%
ARF/AMRF			
Aviva	5%	n/a	1%
Irish Life	5%	n/a	0.50%
New Ireland	5%	n/a	0.50%
Zurich Life	5%	n/a	0.50%
Annuity			
Aviva	3%	n/a	n/a
Irish Life	3%	n/a	n/a
New Ireland	3%	n/a	n/a
Zurich Life	3%	n/a	n/a
Investment Bond			
Aviva	4%	n/a	1%
Irish Life	3%	n/a	0.50%
New Ireland	4%	n/a	0.50%
Zurich Life	5%	n/a	0.50%

Regular Contribution Products	Initial Commission (Maximum)	Clawback Period	Renewal	Trail Commission
Regular Contribution Pension				
Aviva	20%	4 Years	4%	1%
Irish Life	15%	4 Years	4%	0.50%
New Ireland	25%	5 Years	5%	0.50%
Zurich Life	20%	4 Years	5%	0.50%
Regular Contribution PRSA				
Aviva	17.50%	4 Years	2.50%	0.25%
Irish Life	15%	4 Years	5%	0.50%
New Ireland	20%	5 Years	6%	0.50%
Zurich Life	30%	4 Years	5%	0.75%
Savings				
Aviva	10%	3 Years	5%	0.75%
Irish Life	22.0%	n/a	0%	0.25%
New Ireland	10%	5 Years	2.50%	0.50%
Zurich Life	15%	5 Years	1%	0.50%

Individual Protection	Initial Commission (Maximum)	Clawback Period	Renewal
Term Assurance			
Aviva	140%	2 Years	22%
Irish Life	100%	1 Year	20%
New Ireland	150%	3 Years	20%
Zurich Life	150%	2 Years	12%
Pension Term			
Aviva	140%	2 Years	22%
Irish Life	100%	1 Year	20%
New Ireland	130%	16 months	3%
Zurich Life	150%	2 Years	12%
Income Protection			
Aviva	200%	4 Years	30%
Irish Life	120%	1 Year	30%
New Ireland	130%	16 months	3%
Zurich Life	n/a	n/a	n/a

Group Protection	Initial Commission (Maximum)	Clawback Period
Death in Service		
Aviva	6%	n/a
Irish Life	6%	n/a
New Ireland	6%	n/a
Zurich Life	6%	n/a
Income Protection		
Aviva	12.50%	n/a
Irish Life	12.50%	n/a
New Ireland	12.50%	n/a
Zurich Life	12.50%	n/a