

Irish Life

| Product | | | Initial Commission | Trail Commission | Renewal Commission | Other Commission |
|--|----------------|-----|--------------------|---|--------------------|------------------|
| Unit Linked Pension Product Pre retirement | Annual Premium | | | | | |
| | | Max | 17.5% | 0.5% trail | 5% 17.5% | n/a |
| | Single Premium | | | | | |
| | | Max | 5% | .75% | n/a | n/a |
| Unit Linked Pension Product Post retirement | Single Premium | | | | | |
| | | Max | 5% | .75% | n/a | n/a |
| Guaranteed Annuity | Single Premium | | | | | |
| | | Max | 3% | | | |
| Investment Bonds | Single Premium | | | | | |
| | | Max | 3% | 0.5% | n/a | n/a |
| Investment Only | Single Premium | | | | | |
| | | Max | 5% | 0.5% | n/a | n/a |
| Savings Products | Annual Premium | | | | | |
| | | Max | 5.5% | 0.25% trail to year 8 0.5% trail to year 9 | 5.5% | n/a |

Group Protection

| | Renewal Commission |
|--------------------------|--------------------|
| Life | |
| Max | 6% |
| Income Protection | |

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

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% | 3% | 3% | 3% | 3% | 3% |
| Range | 150% | 22% | 22% | 22% | 22% | 22% | 22% |

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% | 15% | 15% | 3% | 3 | |
| Range | 200% | 30% | 30% | 30% | 30% | | |

The clawback is up to 4 years

Savings & Investments, PRSA & Annuities

| Single Contribution PRSA | Initial | Trail | Bullet |
|---------------------------------|----------------|--------------|---------------|
| Default | n/a | n/a | n/a |
| Max | 7.5% | 0.25% | 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 PRSA | Initial | Trail | Bullet |
|----------------------------------|----------------|--------------|---------------|
| Default | n/a | n/a | n/a |
| Max | 17.5% | 0.25% | n/a |

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

Individual Pensions

| | Initial | Trail | Bullet |
|----------------|--|-------------------------|--|
| Default | n/a | n/a | n/a |
| Max | Regular Premium: 20% Single Premium 5% | 1% each year thereafter | Single Premium: n/a Regular Premium: 40% |

ARF/AMRF

| | Initial | Trail |
|----------------|----------------|-------------------------|
| Default | n/a | n/a |
| Max | 5% | 1% each year thereafter |

Group Life

| | Year 1 | Year 2 |
|----------------|---------------------------|-------------------------------|
| Default | Flat commission: 0% or 6% | 0% or 6% each year thereafter |
| Max | 6% | 6% |

Group Income Protection

| | Year 1 | Year 2 |
|----------------|------------------------------|----------------------------------|
| Default | Flat commission: 0% or 12.5% | 0% or 12.5% each year thereafter |
| Max | 12.5% | 12.5% |

Group Pensions

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

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

Royal London

| | Yr 1 | Yr 2 | Yr 3 | Yr 4 | Yr 5 | Yr 6 | Yr 7 | Yr 8 | Yr 9 |
|----------------------------|--------|------|------|------|------|------|------|------|------|
| Max comm% available | 225.00 | 0.00 | 0.00 | 0.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Max comm% chosen | 205.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Avg comm% chosen | 176.21 | 0.75 | 1.33 | 1.33 | 1.33 | 3.00 | 3.00 | 3.00 | 3.00 |

Zurich

| Single Contribution Products | Up front Commission | Trail Commission |
|------------------------------------|---------------------|------------------|
| Single Contribution Pension | | |
| Max | 5.50% | 0.50% |
| PRSA (standard) | | |
| Max | 5.50% | 0.00% |
| PRSA (non-standard) | | |
| Max | 5.00% | 0.50% |
| Approved Retirement funds | | |
| Max | 5.00% | 0.50% |
| Annuities | | |
| Max | 3.00% | n/a |
| Investment Bonds | | |
| Max | 5.00% | 0.50% |
| Trustee Investment Plans | | |
| Max | 5.00% | 0.50% |

Commission clawback generally doesn't apply on single contribution products

| Regular Contribution | Initial commission | Bullet commission | Trail commission |
|-------------------------------------|--------------------|-------------------|------------------|
| Regular contribution Pension | | | |
| Max | 20.00% | 3.00% renewal | 0.50% |
| PRSA (standard) | | | |
| Max | 5.00% | 5.00% renewal | 0.00% |
| PRSA (non-standard) | | | |
| Max | 5.00% | 5.00% renewal | 0.50% |
| Savings Plan | | | |
| Max | 10.00% | 1.00% renewal | 0.50% |

Commission clawback applies over a 4 year period for initial commission and also over a 4 year period for any bullet commission.

Individual Protection

| Term & Mortgage protection | Yr 1 | Yr 2-10 | Yr 11+ |
|---------------------------------------|-------------|----------------|---------------|
| Max | 100% | 12% | 3% |

Commission paid in year 1 is earned over a 12 month period

| Guaranteed Whole life | Yr 1 | Yr 2-5 | Yr 6+ |
|------------------------------|-------------|---------------|--------------|
| Max | 90% | 18% | 3% |

Commission paid in year 1 is earned over a 12 month period

Group Protection

| Group Life Cover | Yr 1 | Yr 2 | Yr 3 |
|-------------------------|-------------|-------------|-------------|
| Max | 6.00% | 6.00% | 6.00% |

Clawback does not apply, commission is paid as premiums are received

| Group Health & Group Serious Illness cover | Yr 1 | Yr 2 | Yr 3 |
|---|-------------|-------------|-------------|
| Max | 12.50% | 12.50% | 12.50% |

Clawback does not apply, commission is paid as premiums are received.

Aviva Life & Pensions DAC

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

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

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% - | 15% - | 15% - | 3% - | 3% - | 3% - |
| Range | 200% | 30% | 30% | 30% | 30% | 30% | 30% |

The clawback period is up to 4 years

Savings & Investments, PRSA & Annuities

| Single Contribution PRSA | Initial | Trail | Bullet |
|--------------------------|---------|-------|--------|
| Default | n/a | n/a | n/a |
| Max | 7.5% | 0.25% | 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 PRSA | Initial | Trail | Bullet |
|---------------------------|---------|-------|--------|
| Default | n/a | n/a | n/a |
| Max | 17.5% | 0.25% | n/a |

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

| Individual Pensions | Initial | Trail | Bullet |
|----------------------------|-------------------------|-------------------------|--------------------------|
| Default | n/a | n/a | n/a |
| Max | Regular: 20% Single: 5% | 1% each year thereafter | Regular: 40% Single: n/a |

| ARF/AMRF | Initial | Trail |
|-----------------|----------------|-------------------------|
| Default | n/a | n/a |
| Max | 5% | 1% each year thereafter |

| Group Life | Year 1 | Year 2 |
|-------------------|---------------------------|-------------------------------|
| Default | Flat commission: 0% or 6% | 0% or 6% each year thereafter |
| Max | 6% | 6% |

| Group Income Protection | Year 1 | Year 2 |
|--------------------------------|------------------------------|----------------------------------|
| Default | Flat commission: 0% or 12.5% | 0% or 12.5% each year thereafter |
| Max | 12.5% | 12.5% |

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

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