

Single contribution products

	Up front commission	Trail commission
Single Contribution Pension		
Default	2.1%	0.35%
Max	5.5%	0.5%
Single Contribution PRSA		
Default	5%	0%
Max	5.5%	0.5%
Approved (Minimum) Retirement Funds		
Default	2.1%	0.35%
Max	5%	0.5%
Annuities		
Default	2%	N/A
Max	3%	N/A
Investment Bonds		
Default	2.1%	0.35%
Max	5%	0.5%
Investment Only		
Default	2.1%	0.35%
Max	5%	0.5%

Regular contribution products

	Initial commission	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension			
Default	12.5%	0%	0.35%
Max	20%	3%	0.5%
Regular Contribution PRSA			
Default	5%	0%	0.5%
Max	5%	5%	0.5%
Savings Plan			
Default	10%	0%	0.35%
Max	15%	1%	0.5%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Default	100%	12%	12%	12%	12%	12%	12%	12%	3%
Max	100%	12%	12%	12%	12%	12%	12%	12%	3%

Group protection Life

	Yr1	2	3	4	5	6	7	8	9+
Default	6%	6%	6%						
Max	6%	6%	6%						

Group protection PHI

	Yr1	2	3	4	5	6	7	8	9+
Default	12.5%	12.5%	12.5%						
Max	12.5%	12.5%	12.5%						