

AVIVA LIFE & PENSIONS

Single contribution products

	Up front commission	Trail commission	Bullet
Single Contribution Pension			
Default	3%	0.5%	n/a
Max	5%	1%	n/a
Single Contribution PRSA			
Default	3%	0.5%	n/a
Max	4%	0.25%	n/a
Approved (Minimum) Retirement Funds			
Default	3%	0.5%	
Max	5%	1%	
Annuities			
Default	2%	n/a	
Max	2%	n/a	
Investment Bonds			
Default	3%	0.5%	
Max	5%	1%	
Investment Only			
Default	3%	0.5%	
Max	1%	1%	

Regular contribution products

	Initial commission	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension			
Default	15%	0.5%	
Max	15%	1%	
Regular Contribution PRSA			
Default	15%	0.5%	
Max	22.5%	0.25%	
Savings Plan			
Default	10%	0.5%	
Max	15%	1%	

Individual protection

	Yr1	2	3	4	5	6	7+
Rate range	22-150%	3-22%	3-22%	3-22%	3-22%	3-22%	3-22%

Clawback period is up to 2 years.

Personal & Executive Income Protection & Wage Protector

	Yr1	2	3	4	5	6	7+
Rate Range	30-200	15-30%	15-30%	15-30%	3-30%	3-30%	3-30%

Clawback period is up to 4 years.

