

Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max Range	10%	0.85%	4%	N/A
		Default	Default 10%	Default 0.25%	n/a	N/A
	Single Premium	Max Range	5% Default 0%	0.95% Default 0.55%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max Range	5% Default 0%	0.95% Default 0.55%	N/A	N/A
Guaranteed Annuity	Single Premium	Max Range	3% Default 2%	n/a	n/a	n/a
Investment Bonds	Single Premium	Max Range	3% Default 0%	0.95% Default 0.55%	N/A	N/A
Investment Only	Single Premium	Max	5% Default 0%	0.95% Default 0.55%	N/A	N/A
Savings Products	Annual Premium	Max Range	0%	0.65%	N/A	N/A

		Yr1	Additional (annual)	Renewal (annual)
Protection	Option 1	100%	From Year 2 - 5: 20%	From Year 6: 3% level From Year 6: 6% indexed
		25% level 28% indexed	From Year 2 - 10: 25% From Year 2 - 10: 28%	From Year 11: 10% level From Year 11: 13% indexed
	Option 3	20% level 23% indexed		From Year 2: 20% level From Year 2: 23% indexed
		Option 4	80% Level 80% Indexed	
	Default Profile			
			Yr1	Additional
Income Protection	Max	120%	Year 3 & Year 6: 30%	From Year 7: 3% level From Year 7: 6% indexed

Group Protection

	Renewal commission
Life	
Max	6%

Income protection	
Max	12.5%
Serious Illness Cover	
Max	12.5%