

Irish Life Brokerage (Core)

Product		Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission	
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max	18%	0.5% trail	5% 17.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max	5%	0.75%	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% (1 st Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A
		Yr1	Additional	Renewal		
Life Assurance	Option 1	100% level 100% indexed	From Year 2 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed		
	Option 2	120% level 120% indexed	From Year 3 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed		
	Option 3	140% level 140% indexed	From Year 4 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed		
	Option 4	160% level 160% indexed	Year 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed		
Default Profile						
		Yr1	Additional	Renewal		
Income Protection	Max	120%	Year 3 30% 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%