Aviva Life & Pensions DAC

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension	6%	5 years	1%
Single Contribution PRSA	6%	5 years	0.5%
Approved (Minimum) Retirement Funds	6%	5 years	1%
Annuities	3%	5 years	N/a
Investment Bonds	6%	5 years	1%
Investment Only	2%		1%

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension	20%	5 years	40%	1%
Regular Contribution PRSA	22.5%	5 years		1%
Savings Plan	15%	5 years		1%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Commission amount	240%	3-22%	3-22%	3-22%	3-22%	3-22%	3-22%	3-22%	3-22%
Clawback									