

Zurich Life Assurance PLC

Single contribution products (Pensions, Investments)

		Up front commission	Trail commission
<b>Single Contribution Pension</b>			
Max	I	6.0%	I 0.50%
<b>Single Contribution PRSA (Standard)</b>			
Max	I	6.0%	I 0.00%
<b>Single Contribution PR5A (Non-Standard)</b>			
Max	I	6.0%	I 0.50%
<b>Approved(Minimum) Retirement Funds</b>			
Max	I	6.0%	I 0.50%
<b>Annuities</b>			
Max	I	3.0%	I N/A
<b>Investment Bonds</b>			
Max	I	6.0%	I 0.50%
<b>Trustee Investment Plans</b>			
Max	I	.0%	I 0.50%

Commission clawback:

Commission clawback typically does not apply on single contribution products.

Regular contribution products (Pensions, Savings)

	Initial commission	Renewal/ Bullet Commission	Trail commission
<b>Regular Contribution Pension</b>			
Max	I 20.0%	I 3.0% renewal	I 0.50%
<b>Regular Contribution PR5A (Standard)</b>			
Max	I 5.0%	I 5.0% renewal	I 0.0%
<b>Regular Contribution PRSA (Non-Standard)</b>			
Max	I 5.0%	I 5.0% renewal	I 0.50%
<b>Savings Plan</b>			
Max	I 20.0%%	I 1.0% renewal	I 0.50%

Commission clawback:

Commission clawback applies over a 4-year period for all initial commission.

Commission clawback also applies over a 4-year period for any bullet commission noted.

### Individual Protection

Guaranteed Term Protection & Guaranteed Mortgage Protection

Max Earnings Year 1: 180%

Max earnings Year 2 – 7 3-22%

Commission **clawback:**

Commission paid in year 1 is earned over a 12-month period.

Guaranteed Whole of Life

	Yr1	<u>2 - 5</u>	6+
Max	90%	3%	3%

Commission clawback:

Commission paid in year 1 is earned over a 12-month period.

Income Protection

	<u>2-6</u>	7+
	18%	3%

Commission clawback:

Does not apply. Commission is paid as premiums are received.

## Group Protection

### Group Life Cover

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	Yr1	2	3
	6.0%	6.0%	6.0%

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**Commission clawback:**

Does not apply. Commission is paid as premiums are received.

### Group Permanent Health Insurance & Group Serious Illness Cover

	Yr1	2	3
Default			
Max	12.5%	12.5%	12.5%

**Commission clawback:**

Does not apply. Commission is paid as premiums are received.