

Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max	17.5% (1 st Bullet)	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
		Single Premium				
Guaranteed Annuity	Single Premium	Max	3%			
		Single Premium				
Investment Bonds	Single Premium	Max	3%	0.5%	N/A	N/A
		Single Premium				
Investment Only	Single Premium	Max	5%	0.5%	N/A	N/A
		Single Premium				
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
		Single Premium				

		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	
		80% Level 80% Indexed		From Year 2: 12% level From Year 2: 15% indexed	
	Option 4				
	Default Profile				
			Yr1	Additional	Renewal (annual)
	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%