

# Maximum Commission Rates



SINGLE CONTRIBUTION PRODUCTS	INITIAL COMMISSION	CLAWBACK PERIOD	TRAIL COMMISSION
<b>Single Contribution Pension</b>			
Aviva	5%		1% p.a.
Davy Select	0.5%		0.5%
Friends First	5%		0.75% p.a.
Greenman Investments	2.5%	3 years	0.5%
Irish Life	5%		0.75% p.a.
New Ireland	5%	5 Years	1% p.a.
Royal London	5%	5 Years	1%
Standard Life	5%		1% p.a.
Zurich Life	5.5%		0.5% p.a.
<b>Single Contribution PRSA</b>			
Aviva	4%		0.5% p.a.
Davy Select	0.5%		0.5%
Friends First	7.5%		0.25% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	7%	5 Years	0.5% p.a.
Royal London	4%	5 Years	0.75%
Standard Life	5%		0.5% p.a.
Zurich Life	5.5%		0% p.a.
<b>ARF</b>			
Aviva	5%		1% p.a.
BCP			0.75
Davy Select	0.5%		0.5%
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	n/a	1% p.a.
Royal London	5%	5 Years	1%
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
<b>Annuity</b>			
Aviva	3%		n/a
Friends First	3%		n/a
Irish Life	3%		n/a
New Ireland	3%	n/a	n/a
Royal London	3%	5 Years	
Zurich Life	3%		n/a

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SINGLE CONTRIBUTION PRODUCTS	INITIAL COMMISSION	CLAWBACK PERIOD	TRAIL COMMISSION	
<b>Investment Bond</b>				
Aviva	5%		1% p.a.	
BCP	2.1%	5 Years		
Davy Select	0.5%		0.5%	
Friends First	4%		0.75% p.a.	
Irish Life	3%		0.5% p.a.	
New Ireland	4%	3 Years	1% p.a.	
Royal London	5%	5 Years	1%	
Standard Life	4%		1% p.a.	
Zurich Life	5%		0.5% p.a.	
SINGLE CONTRIBUTION PRODUCTS	INITIAL COMMISSION	CLAWBACK PERIOD	RENEWAL / FLAT COMMISSION	TRAIL COMMISSION
<b>Regular Contribution Pension</b>				
Aviva	15%			1% p.a.
Friends First	25%			0.75% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	8%	1% p.a.
Royal London	20%	5 Years		0.75%
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 Years	3%	0.5% p.a.
<b>Regular Contribution PRSA</b>				
Aviva	22.5%			0.5% p.a.
Davy Select	0.5%			0.5%
Friends First	17.5%			0.25% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	6%	0.5% p.a.
Royal London	20%	5 Years		0.75%
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 Years	5%	0% p.a.
<b>Savings</b>				
Aviva	15%			1% p.a.
Friends First	10%			0.75% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	10%	5 Years	2.5%	0.5% p.a.
Royal London	15%	5 Years		0.75%
Standard Life	15%	5 Years	n/a	1% p.a.
Zurich Life	10%	4 Years	1%	0.5% p.a.

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INDIVIDUAL PROTECTION	YR1	2	3	4	5	6	7	8	9+	CLAWBACK PERIOD
Aviva	200%	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120%	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%	5 Years
Royal London	225%	0%	0%	0%	0%	3%	3%	3%	3%	5 Years
Zurich Life	100%	12%	12%	12%	12%	12%	12%	12%	12%	1 Year
GROUP PROTECTION	DEATH IN SERVICE	CLAWBACK PERIOD				PERMANENT HEALTH INSURANCE				CLAWBACK PERIOD
Aviva	6%					12.5%				
Irish Life	6% p.a.					12.5% p.a.				
New Ireland	15%	1 Year				20%				1 Year
Zurich Life	6%	n/a				12.5%				n/a
MORTGAGES		COMMISSION					CLAWBACK PERIOD			
Finance Ireland		1%					3 Years			
Haven		1%					3 Years			
ICS		1%					3 Years			
KBC Bank		1%					3 Years			
PTSB		1%					3 Years			
Royal London		180%					5 Years			
OTHER PRODUCTS										