

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 (annual)	Renewal (annual)
Protection	Option 1	100%	From Year 2 - 5: 20%	From Year 6: 3% level
				From Year 6: 6% indexed
	Option 2	120%	From Year 3 – 5 20%	From Year 6: 3% level
				From Year 6: 6% indexed
	Option 3	140%	From Year 4 – 5 20%	From Year 6: 3% level
				From Year 6: 6% indexed
	Option 4	160%	Year 5 – 20%	From Year 6: 3% level
				From Year 6: 6% indexed
	Option 5	180%	n/a	From Year 6: 3% level
				From Year 6: 6% indexed
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%