|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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%  (1st 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 |
| **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%  (1st 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 | 25% level | From Year 2 - 10: 25% | From Year 11: 10% level |
| 28% indexed | From Year 2 - 10: 28% | From Year 11: 13% indexed |
| Option 3 | 20% level |  | From Year 2: 20% level |
| 23% indexed |  | From Year 2: 23% indexed |
| Option 4 | 80% Level |  | From Year 2: 12% level |
| 80% Indexed |  | From Year 2: 15% 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% |