

### Summary commission details for Friends First (Aviva).

This document provides summary details of the commission arrangements we have in place with Friends First (Aviva). These details are correct as at 25 January 2022

#### Friends First (Aviva) Single contribution products

	Up front commission	Clawback Period	Trail commission
<b>Single Contribution Pension</b>			
Max	5%		0.75% p.a.
<b>Single Contribution PRSA</b>			
Max	7.5%		0.25% p.a.
<b>Approved (Minimum) Retirement Funds</b>			
Max	5%		0.75% p.a.
<b>Annuities</b>			
Max	3%		
<b>Investment Bonds</b>			
Max	4%		0.75% p.a.
<b>Investment Only</b>			
Max	5%		0.75%

#### Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
<b>Regular Contribution Pension</b>				
Max	25%			0.75% p.a.
<b>Regular Contribution PRSA</b>				
Max	17.5%			0.25% p.a.
<b>Savings Plan</b>				
Max	10%			0.75% p.a.