

WP O'Reilly & Associates Limited - Max Commissions Overview Product & Provider

Below are the Maximum Commissions that are available to WP O'Reilly & Associates Limited. Please note there are other options available and we can discuss these with you. These details are correct as at 25 January 2022.

Single contribution products

	Initial Commission	Clawback Period	Trail Commission
Single Contribution Pension			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
Standard Life	5%		1% p.a.
Zurich Life	5.50%		0.5% p.a.
New Ireland	5%	5 years	1% p.a.
Single Contribution PRSA			
Aviva	4%		0.5% p.a.
Friends First	7.5%		0.25% p.a.
Irish Life	5%		0.75% p.a.
Standard Life	5%		0.5% p.a.
Zurich Life	5.5%		0.5% p.a.
New Ireland	7%	5 years	0.5% p.a.
ARF			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
New Ireland	5%		1% p.a.
Annuity			
Aviva	3%		
Friends First	3%		
Irish Life	3%		
Standard Life	2%		
Zurich Life	3%		
New Ireland	3%		
Investment Bond			
Aviva	5%		1% p.a.
Friends First	4%		0.75% p.a.
Irish Life	3%		0.5% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
New Ireland	4%	3 years	1% p.a.
Greenman	1%		0.5%
Cantor Fitzgerald	2.25%		
BCP	2.5%		
Investment Only			
Aviva	1%		1%
Friends First	5%		0.75%

Irish Life	5%		0.5% p.a.
------------	----	--	-----------

Individual Protection

	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200%	30%	30%	30%	30%	30%	30%	30%	30%	
Irish Life	140%	40%	40%	40%	40%	12%	12%	12%	12%	
New Ireland	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%	5 years
Royal London	100%	20%	20%	20%	20%	3%	3%	3%	3%	5 years
Zurich	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%	-	12.5%	-
New Ireland	15%	1 year	20%	1 year
Zurich	6%		12.5%	

Regular contribution products

	Initial Commission	Clawback Period	Renewal Commission	Trail Commission
Regular Premium Pension				
Aviva	15%			1% p.a.
Friends First	25%			0.75% p.a.
Irish Life	17.5%		5%	0.5% p.a.
Standard Life	25%	5 years	5%	1% p.a.
Zurich Life	20%	4 years	3%	0.5% p.a.
New Ireland	25%	5 years	8% p.a.	1% p.a.
Regular Premium PRSA	Initial Commission	Clawback Period	Renewal Commission	Trail Commission
Aviva	22.5%			0.50% p.a.
Friends First	17.5%			0.25% p.a.
Irish Life	17.5%		5%	0.5% p.a.
Standard Life	5%	5 years	5%	0.5% p.a.
Zurich Life	5%	4 years	5%	0.5% p.a.
New Ireland	25%	5 years	6% p.a.	0.5% p.a.
Savings	Initial Commission	Clawback Period	Renewal Commission	Trail Commission
Aviva	15%			1% p.a.
Friends First	10%			0.75% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
Standard Life	15%	5 years		1%
Zurich Life	10%	4 years	1%	0.5% p.a.
New Ireland	10%	5 years	2.5% p.a.	0.5% p.a.

Mortgages

	Commission	Clawback Period
Finance Ireland	1%	3 Years
Haven	1%	3 Years
ICS Dilosk	1%	3 Years
KBC	1%	3 Years