

### Summary commission details for New Ireland Assurance.

This document provides summary details of the commission arrangements we have in place with New Ireland Assurance. These details are correct as at 25 January 2022.

#### Single contribution products

|  | Up front commission | Clawback Period | Trail commission |
|--|---------------------|-----------------|------------------|
| <b>Single Contribution Pension</b>         |                     |                 |                  |
| Max  | 5%                  | 5 years         | 1% p.a.          |
| <b>Single Contribution PRSA</b>            |                     |                 |                  |
| Max  | 7%                  | 5 years         | 0.5% p.a.        |
| <b>Approved (Minimum) Retirement Funds</b> |                     |                 |                  |
| Max  | 5%                  |                 | 1% p.a.          |
| <b>Annuities</b>                           |                     |                 |                  |
| Max  | 3%                  |                 |                  |
| <b>Investment Bonds</b>                    |                     |                 |                  |
| Max  | 4%                  | 3 years         | 1% p.a.          |

#### Regular contribution products

|                                     | Initial commission | Clawback Period | Renewal / Bullet Commission | Trail commission |
|-------------------------------------|--------------------|-----------------|-----------------------------|------------------|
| <b>Regular Contribution Pension</b> |                    |                 |                             |                  |
| Max                                 | 25%                | 5 years         | 8% p.a.                     | 1% p.a.          |
| <b>Regular Contribution PRSA</b>    |                    |                 |                             |                  |
| Max                                 | 25%                | 5 years         | 6% p.a.                     | 0.5% p.a.        |
| <b>Savings Plan</b>                 |                    |                 |                             |                  |
| Max                                 | 10%                | 5 years         | 2.5% p.a.                   | 0.5%p.a.         |

#### Individual protection

|          | Yr1     | 2   | 3   | 4   | 5   | 6     | 7     | 8     | 9+    |
|----------|---------|-----|-----|-----|-----|-------|-------|-------|-------|
| Max      | 225%    | 50% | 20% | 20% | 20% | 12.5% | 12.5% | 12.5% | 12.5% |
| Clawback | 5 years |     |     |     |     |       |       |       |       |

#### Group protection

|                    | Death in Service | Clawback Period | Permanent Health Insurance | Clawback Period |
|--------------------|------------------|-----------------|----------------------------|-----------------|
| <b>New Ireland</b> | 15%              | 1 year          | 20%                        | 1 year          |