

Summary commission details for Zurich Life Assurance.

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

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension			
Max	5.50%		0.5% p.a.
Single Contribution PRSA			
Max	5.5%		0.5% p.a.
Approved (Minimum) Retirement Funds			
Max	5%		0.5% p.a.
Annuities			
Max	3%		
Investment Bonds			
Max	5%		0.5% p.a.

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	20%	4 years	3%	0.5% p.a.
Regular Contribution PRSA				
Max	5%	4 years	5%	0.5% p.a.
Savings Plan				
Max	10%	4 years	1%	0.5% p.a.

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	100%	12%	12%	12%	12%	12%	12%	12%	12%
Clawback	1 year								

Group protection

	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Zurich Life Assurance	6%	-	12.5%	-