

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 16 October 2023.

Friends First (Aviva) Single contribution products

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

Regular contribution products

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