

Summary commission details for Irish Life Assurance.

This document provides summary details of the commission arrangements we have in place with **Irish Life Assurance**. These details are correct as at 16 October 2023.

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension			
Max	5%		0.75% p.a.
Single Contribution PRSA			
Max	5%		0.75% p.a.
Approved (Minimum) Retirement Funds			
Max	5%		0.75% p.a.
Annuities			
Max	3%		
Investment Bonds			
Max	3%		0.5% p.a.
Investment Only			
Max	5%		0.5% p.a.

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	20%		5%	0.5% p.a.
Regular Contribution PRSA				
Max	20%		5%	0.5% p.a.
Savings Plan				
Max	5.5%		5.5%	0.5% p.a.

<u>Individual Protection</u>	Yr1	2	3	4	5	6	7	8	9+
Max	140%	40%	40%	40%	40%	12%	12%	12%	12%
Clawback									

<u>Group Protection</u>	Death in Service	Clawback Period	Income protection	Serious Illness Cover
Irish Life	6%	-	12.5%	12.5%

<u>Income Protection</u>	Yr 1	Additional	Renewal
Irish Life	120%	From Years 2 - 5 60%	3% Level 6% Indexed