

### 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 16 October 2023.

#### 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	4.25%	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