

Summary commission details for business with Irish Life

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Irish Life.

These details are correct as at 1st June 2024.

Single contribution products (Pensions, Investments)

	Up Front Commission (Max.)	Trail Commission (Max.)
AMRF	5%	0.25%
ARF	5%	0.25%
Buyout Bond	5%	0.25%
Executive Pensions	5%	0.25%
Investment Bonds	3%	0.25%
Investment Only	5%	0.25%

Regular contribution products (Pensions, Investments)

	Up Front Commission (Max.)	Renewal Commission (Max.)	Trail Commission (Max.)
Regular Contribution Pension	17.50%	5%	0.25%
Regular Contribution PRSA	17.50%	5%	0.25%
Regular Contribution Savings Products	5.50%	-	0.25%

Individual Protection

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	200%					3%	3%	3%	3%	3%
Clawback	5 years									

Income Protection

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	120%	0%	30%	0%	0%	30%	3%	3%	3%	3%

Group Life Cover

Year 1	Year 2+
6.00%	6.00%

Group Income Protection

Year 1	Year 2+
12.50%	12.50%

Group Serious Illness Cover

Year 1	Year 2+
12.50%	12.50%