



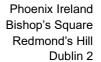
Customer Contact Desk: Ph: 00353 1 639 9859

Monday to Friday: 9am to 5pm Fax: 00353 1 638 2901 Email: info@PGLireland.net www.phoenixireland.ie

## FINANCIAL PRODUCT PROVIDER TEMPLATE

Single contribution products

Single contribution products			
	Up front commission	Clawback Period	Trail commission
Cinale Contribution Dension	COMMISSION		
Single Contribution Pension			
Max	5%	Full commission clawback if Policy is wound back Cancellation in cooling off period	Not applicable
Regular Premium Contribution Pension			
Max	50%	Full commission clawback if Policy is wound back Cancellation in cooling off period	Not applicable
Single Contribution PRSA			
Max	Not applicable	Not applicable	Not applicable
Approved (Minimum) Retirement Funds			
Max	Not applicable	Full commission clawback if Policy is wound back Cancellation in cooling off period	Max 0.5%
Annuities			
Max	Not applicable	Not applicable	Not applicable
Investment Bonds			1
Max	Not applicable	Full commission clawback if Policy is wound back Cancellation in cooling off period	Max 0.5%
Investment Only		200	
Max	Not applicable	Not applicable	Not applicable
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Regular contribution proc	<u>lucts</u>			
	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	IC:2.5 x term <max 50%</max 	Full commission clawback if Policy is wound back Cancellation in cooling off period	See over	
Regular Contribution PRSA				
Max	Not applicable	Not applicable	Not applicable	Not applicable
Savings Plan				
Max	Not applicable	Full commission clawback if Policy is wound back Cancellation in cooling off period	4%, of premium	Not applicable

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	IC 4.5 x	IC 4.5 x	, IC 4.5 x	IC 4.5 x	IC 4.5 x	IC 4.5 x	IC 4.5 x	IC 4.5 x	IC 4.5 x
	term	term	term	term	term	term	term	term	term
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Clawbac	Full	Full	Full	Full	Full	Full	Full	Full	Full
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k	ion	on	on	on	on	on	on	on	on
	clawbac	clawback	clawback	clawback	clawback	clawback	clawback	clawback	clawback
	k	if Policy is	if Policy is	if Policy is	if Policy is	if Policy is	if Policy is	if Policy is	if Policy is
	if Policy	wound	wound	wound	wound	wound	wound	wound	wound
	is wound	back	back	back	back	back	back	back	back
	back	Cancellati	Cancellati	Cancellati	Cancellati	Cancellati	Cancellati	Cancellati	Cancellati
	Cancella	on in	on in	on in	on in	on in	on in	on in	on in
	tion in	cooling off	cooling off	cooling off	cooling off	cooling off	cooling off	cooling off	cooling off
	cooling	period	period	period	period	period	period	period	period
	off								-
	period								

**Group protection:** Not applicable

	Yr1	2	3	4	5	6	7	8	9+
Max									
Clawback									





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## Or if different rates apply:

## **Group protection**

0 0 0 0 0	<u> </u>			
	Death in Service	Permanent Health		
		Insurance		
	Yr 1+	Yr 1+		
Max				