



FINANCIAL PRODUCT PROVIDER TEMPLATE

Single contribution products

	Up front commission	Clawback Period	Trail 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			
Max	Not applicable	Full commission clawback if Policy is wound back Cancellation in cooling off period	Max 0.5%
Investment Only			
Max	Not applicable	Not applicable	Not applicable



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

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	IC:2.5 x term <max 50%	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 term <max 90%>	IC 4.5 x term <max 90%>	, IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>	IC 4.5 x term <max 90%>
Clawback	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period	Full commission clawback if Policy is wound back Cancellation in cooling off period

Group protection : Not applicable

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



PHOENIX IRELAND

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Or if different rates apply:

Group protection

	Death in Service	Permanent Health Insurance
	Yr 1+	Yr 1+
Max		