

## Irish Life Brokerage (effective June 2023)

Product		Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission	
<b>Unit Linked Pension Products</b> <b>Pre-Retirement</b> <b>(PP, PRSA, CP &amp; PRB)</b>	Annual Premium	Max	20%	0.5% trail	5% 7.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
<b>Unit Linked Pension products</b> <b>Post Retirement (ARF / AMRF)</b>	Single Premium	Max	5%	0.75%	N/A	N/A
<b>Guaranteed Annuity</b>	Single Premium	Max	3%			
<b>Investment Bonds</b>	Single Premium	Max	3%	0.5%	N/A	N/A
<b>Investment Only</b>	Single Premium	Max	5%	0.5%	N/A	N/A
<b>Savings Products</b>	Annual Premium	Max	5.5% (1 <sup>st</sup> Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A

		Yr1	Additional (annual)	Renewal (annual)
<b>Protection</b>	Option 1	100%	From Year 2 - 5: 20%	From Year 6: 3% level
				From Year 6: 6% indexed
	Option 2	25% level	From Year 2 - 10: 25%	From Year 11: 10% level
		28% indexed	From Year 2 - 10: 28%	From Year 11: 13% indexed
	Option 3	20% level		From Year 2: 20% level
		23% indexed		From Year 2: 23% indexed
Option 4	80% Level		From Year 2: 12% level	
	80% Indexed		From Year 2: 15% indexed	
<b>Default Profile</b>				
		Yr1	Additional	Renewal (annual)
<b>Income Protection</b>	Max	120%	Year 3 & Year 6: 30%	From Year 7: 3% level
				From Year 7: 6% indexed

### **Group Protection**

	Renewal commission
<b>Life</b>	
Max	6%
<b>Income protection</b>	
Max	12.5%
<b>Serious Illness Cover</b>	
Max	12.5%

## Irish Life Brokerage (Onesource)

Product		Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission	
<b>Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP &amp; PRB)</b>	Annual Premium	Max	18%	0.5% trail	5% 17.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
<b>Unit Linked Pension products Post Retirement (ARF / AMRF)</b>	Single Premium	Max	5%	0.75%	N/A	N/A
<b>Guaranteed Annuity</b>	Single Premium	Max	3%			
<b>Investment Bonds</b>	Single Premium	Max	3%	0.5%	N/A	N/A
<b>Investment Only</b>	Single Premium	Max	5%	0.5%	N/A	N/A
<b>Savings Products</b>	Annual Premium	Max	5.5% (1 <sup>st</sup> Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A

		Yr1	Additional	Renewal
<b>Life Assurance</b>	<b>Option 1</b>	200%	n/a	3% (6% where indexation applies) per annum from year 6
<b>Default Profile</b>				
		Yr1	Additional	Renewal
<b>Income Protection</b>	<b>Max</b>	120%	From Year 2 - 5 - 60%	3% level 6% indexed

### Group Protection

	Renewal commission
<b>Life</b>	
Max	6%
<b>Income protection</b>	
Max	12.5%
<b>Serious Illness Cover</b>	
Max	12.5%