## Irish Life Brokerage (effective June 2023) Initial Trail Renewal Other **Product** Commission Commission Commission Commission (year 1) **Unit Linked Pension** 5% Annual **Products** Premium Max 20% 0.5% trail 7.5% N/A **Pre-Retirement** (Bullets X 3) (PP, PRSA, CP & PRB) Single Premium Max 5% 0.75% N/A N/A **Unit Linked Pension products** Single 5% 0.75% N/A N/A Max Premium **Post Retirement (ARF** / AMRF) Single **Guaranteed Annuity** Premium 3% Max **Investment Bonds** Single Premium 0.5% 3% N/A N/A Max Single **Investment Only** Premium Max 0.5% N/A N/A Annual 5.5% 0.25% trail to 5.5% **Savings Products** Premium N/A Max year 8, 0.5% trail from year Bullets X 3 (1st Bullet)

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

## **Group Protection**

	Renewal commission
Life	
Max	6%
Income protection	
Max	12.5%
Serious Illness Cover	
Max	12.5%

Irish Life Brokerage (Onesource)						
Pro	oduct		Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement	Annual Premium	Max	18%	0.5% trail	5% 17.5% (Bullets X 3)	N/A
(PP, PRSA, CP & PRB)	Single Premium	Max	5%	0.75%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max	5%	0.75%	N/A	N/A
<b>Guaranteed Annuity</b>	Single Premium	Max	3%			
Investment Bonds	Single Premium	Max	3%	0.5%	N/A	N/A
Investment Only	Single Premium	Max	5%	0.5%	N/A	N/A
Savings Products	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
Life Assurance	Option 1	200%	n/a	3% (6% where indexation applies) per annum from year 6
Default Profile				
		Yr1	Additional	Renewal
Income Protection	Max	120%	From Year 2 - 5 - 60%	3% level 6% indexed

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	Renewal commission
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Income protection	
Max	12.5%
Serious Illness Cover	
Max	12.5%