

Maximum Commission Rate Card



Single Contribution Products	Initial commission	Clawback Period	Renewal/Trail commission
Single Contribution Pension			
Aviva	5%		1% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	5 Years	1% p.a.
Standard Life	5%		1% p.a.
Zurich Life	5%		0.5% p.a.
Single Contribution PRSA/AVC			
Aviva	4%		0.5% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	7%	5 Years	0.5% p.a.
Standard Life	5%		0.5% p.a.
Zurich Life	5%		0% p.a.
Approved Retirement Fund (ARF)			
Aviva	5%		1% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	n/a	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
Annuity			
Aviva	3%		NIL
Friends First	3%		NIL
Irish Life	3%		NIL
New Ireland	3%		NIL
Zurich Life	3%		NIL
Investment Bond			
Aviva	5%		1% p.a.
Cantor Fitzgerald Ireland Ltd.	2.25%		
Irish Life	3%		0.5% p.a.
New Ireland	4%	3 Years	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.

Regular Contribution Products	Initial commission	Clawback Period	Renewal / Flat Commission	Trail commission
Regular Contribution Pension				
Aviva	15%			1% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	8%	1% p.a.
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 Years	3%	0.5% p.a.
Regular Contribution PRSA/AVC				
Aviva	22.5%			0.5% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	6%	0.5% p.a.
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 Years	5%	0% p.a.
Savings				
Aviva	15%			1% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	15%	5 Years	2.5%	0.5% p.a.
Standard Life	15%	5 Years	n/a	1% p.a.
Zurich Life	15%	4 Years	1%	0.5% p.a.

Protection Products	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200 %	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120 %	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225 %	50%	20%	20%	20%	12.5 %	12.5 %	12.5 %	12.5 %	5 Years
Royal London	225 %	0%	0%	0%	0%	3%	3%	3%	3%	5 Years
Zurich Life	100 %	12%	12%	12%	12%	12%	12%	12%	12%	1 Year

Mortgages	Commission	Clawback Period
Brokers Ireland Mortgages	1%	3 Years
Ulster Bank	1%	3 Years
ICS/Dilosk	1%	3 Years