

## Summary commission details for our business with New Ireland Assurance Company plc

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with New Ireland Assurance Company plc. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 1<sup>st</sup> April 2020.

### Single contribution products (Pensions, Investments)

	Up front commission	Trail commission	Clawback period
<b>Single Contribution Pension</b>			
Max	5.00%	1.00%	5 years
<b>Single Contribution PRSA (Standard)</b>			
Max	7.00%	0.50%	5 years
<b>Single Contribution PRSA (Non-Standard)</b>			
Max	7.00%	0.50%	5 years
<b>Approved (Minimum) Retirement Funds</b>			
Max	5.0%	0.50%	N/A
<b>Annuities</b>			
Max	3.0%	N/A	N/A
<b>Investment Bonds</b>			
Max	4.0%	0.50%	3 years
<b>Trustee Investment Plans</b>			
Max	5.0%	0.50%	N/A

**Commission clawback:** Please see above

### Regular contribution products (Pensions, Savings)

	Initial commission	Renewal / Bullet Commission	Trail commission	Clawback period
<b>Regular Contribution Pension</b>				
Max	25.0%	8.00% renewal	1.00%	5 years
<b>Regular Contribution PRSA (Standard)</b>				
Max	25.0%	6.00% renewal	0.50%	5 years
<b>Regular Contribution PRSA (Non-Standard)</b>				
Max	25.0%	6.00% renewal	0.50%	5 years
<b>Savings Plan</b>				
Max	10.0%	2.50% renewal	0.50%	5 years

**Commission clawback:** Please see above.

## Individual Protection

### Guaranteed Term Protection & Guaranteed Mortgage Protection

	Yr1	2	3	4	5	6	7	8	9
Max	225%	50.0%	20.0%	20.0%	20.0%	12.5%	12.5	12.5	12.5%

#### Commission clawback:

Commission paid in year 1 is 22% then earned over a 60 month period.

Commission paid in year 1 is 100.0% then earned over 12 month period.

### Guaranteed Whole of Life

	Yr1	2 - 5	6+
Max	100.0%	20.0%	3.0%

#### Commission clawback:

Commission paid in year 1 is earned over a 12 month period.

## Group Protection

### Group Life Cover

	Death in service	Permanent Health Insurance
Year	1+	1+
	15.0%	20.0%
Clawback period	12 months	12 months

**This document is effective from 27 March 2020.**