Irish Life Brokerage (Core)

Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products **Pre-Retirement** **(PP, PRSA, CP & PRB)**	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
Unit Linked **Pension products** **Post Retirement (ARF / AMRF)**	Single Premium	Max	5%	0.75%	N/A	N/A
Guaranteed Annuity	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% (1st 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	100% level 100% indexed	From Year 2 - 5 20% From Year 2 - 5 20%	From Month 61 - 3% level From Month 61 – 6% indexed
	Option 2	120% level 120% indexed	From Year 3 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed
	Option 3	140% level 140% indexed	From Year 4 - 5 20% From Year 4 – 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed
	Option 4	160% level 160% indexed	Year 5 20% Year 5 20%	From Month 61 - 3%level From Month 61 - 6% indexed
Default Profile				
		Yr1	Additional	Renewal
Income Protection	Max	120%	Year 3 30% Year 6 30%	From Year 7 3% level From Year 7 6% indexed

Group Protection

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

Allianz

ALLIANZ VANTAGE

Charging Structure Information



Not for public distribution.

Allianz Vantage Offerings

Allianz Vantage PRSA

Flexible pension solutions that give you access to a range of investment options, allowing your clients to build their retirement savings in line with their goals and risk profile.

Allianz Vantage ARF

Let's your clients manage their income, stay invested, and protect their retirement savings with an optional unique annual guarantee.

Allianz Vantage Investment Bond

Single Contributon

Invest a lump sum through a flexible solution that provides access to a range of investment options, helping your clients grow and manage their wealth in line with their goals and risk profile.

Allianz Vantage Investment Bond

Regular Contributions

Help your clients build wealth over time through regular investments, with access to a range of investment options aligned to their goals and attitude to risk.

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Details on our funds

PRSA



PRSA Details

<table>
<tr><td>PRSAs</td><td>There are two types of PRSAs:
Standard PRSA:
Charges are capped at 1% of the fund value per year and 5% of each contribution.
Investment options are limited to simpler, lower-risk funds.
Non-Standard PRSA:
No cap on charges (fees may be higher).
Offers a wider range of investment options, including higher-risk fund</td></tr>
<tr><td>Contribution Type:</td><td>Single Contribution, Regular contribution and Top ups allowed</td></tr>
<tr><td>Minimum Contribution:</td><td>Minimum investment amount for single and recurrent contribution:
• €25 per month, €75 per quarter, €150 per half-year and €300 per year.</td></tr>
<tr><td>Maximum Contribution Limits</td><td>Maximum PRSA Contribution Limits:
• Revenue allows income-tax relief on personal PRSA contribution up to the following age-based limits, on earnings up to €115,000:
<table>
<tr><th>Age</th><th>Under 30</th><th>30-39</th><th>40-49</th><th>50-54</th><th>55-59</th><th>60+</th></tr>
<tr><td>Limit</td><td>15%</td><td>20%</td><td>25%</td><td>30%</td><td>35%</td><td>40%</td></tr>
</table></td></tr>
<tr><td>Regular Contribution payment frequency:</td><td>Monthly, quarterly or annually</td></tr>
<tr><td>Regular Contribution payment options:</td><td>Direct Debit via customer's bank account & Payroll Deduction (Employer and/or Employee contributions)</td></tr>
<tr><td>Age Limits</td><td>• Minimum entry age is 18 years of age, and a maximum of 75</td></tr>
<tr><td>Fund Options</td><td>• Policyholder can choose from a variety of 13 different funds for non-standard PRSA and up to 8 in the Standard PRSA</td></tr>
<tr><td>Accessing PRSA at retirement</td><td>PRSA benefits can be accessed from the age of 60 (or potentially earlier under certain circumstances).
At retirement, you have several options:
• Take up to 25% of the fund as a tax-free lump sum.
Use the remaining balance to:
• Purchase an Annuity (a guaranteed income for life).
• Transfer to an Approved Retirement Fund (ARF) or a vested PRSA for more flexible withdrawals.
• Take the balance as taxable cash (subject to income tax, USC, and PRSI if applicable).</td></tr>
<tr><td>Guaranteed Options</td><td>Strategy Select 30 (guarantee level 93%) Strategy Select 50 (guarantee level 90%) Strategy Select 75 (guarantee level 85%)</td></tr>
<tr><td>Fund Switches</td><td>• From without guarantee to without guarantee: Allowed anytime
• From without guarantee to guaranteed: Allowed anytime (Guarantee applies from when you activate the guarantee until the next anniversary)
• From guaranteed to without guarantee: Allowed at specific times*
• From guaranteed to guaranteed: Can be requested anytime but takes effect only at the next policy anniversary</td></tr>
</table>

* The client has two timing options: 1) Guarantee ends on the last pricing day of the month after the request is received. 2) Guarantee ends on the next policy anniversary.

PRSA (Non-Standard) Charging Structures

Product Version	Single Premium Upfront Comm	Regular Premium Upfront Comm	Trail Commission	Policy AMC* (a)	Fund Charge (b)	Total Charge No Guarantee (a+b)	Guarantee Charge (c)	Total Charge with Guarantee (a+b+c)
A1	0%	0.00%	0.75%	1.15%	0.05%-0.65%	1.20%-1.80%	0.65%-0.85%	2.05%-2.25%
A2	1%	0.4% * Term, max 5%	0.60%					
A3	2%	0.8% * Term, max 10%	0.50%					
A4	3%	1.0% * Term, max 15%	0.35%					
A5	4%	1.3% * Term, max 20%	0.25%					
B1	0%	0.00%	0.50%	0.90%	0.05%-0.65%	0.95%-1.55%	0.65%-0.85%	1.80%-2.00%
B2	1%	0.4% * Term, max 5%	0.35%					
B3	2%	0.8% * Term, max 10%	0.25%					
B4	3%	1.0% * Term, max 15%	0.10%					
B5	4%	1.3% * Term, max 20%	0.00%					
C1	0%	0.00%	0.25%	0.65%	0.05%-0.65%	0.70%-1.30%	0.65%-0.85%	1.55%-1.75%
C2	1%	0.4% * Term, max 5%	0.12%					
C3	2%	0.8% * Term, max 10%	0.00%					
D1	0%	0.00%	0.00%	0.40%	0.05%-0.65%	0.45%-1.05%	0.65%-0.85%	1.30%-1.50%
F1	0%	0.00%	1.00%	1.40%	0.05%-0.65%	1.45%-2.05%	0.65%-0.85%	2.30%-2.50%
F2	1%	0.4% * Term, max 5%	0.85%					
F3	2%	0.8% * Term, max 10%	0.75%					
F4	3%	1.0% * Term, max 15%	0.60%					
F5	4%	1.3% * Term, max 20%	0.50%					

*Includes Trail Commission

PRSA (Standard) Charging Structures

Product Version	Single Premium Upfront Comm	Regular Premium Upfront Comm	Trail Commission	Policy AMC* (a)	Fund Charge (b)	Total Charge No Guarantee (a+b)	Guarantee Charge	Total Charge with Guarantee
E1	0%	0.00%	0.25%	0.70%	0.05%-0.25%	0.75%-0.95%	N/A	N/A
E2	1%	0.4% * Term, max 5%	0.12%					
E3	2%	0.8% * Term, max 10%	0.00%					

*Includes Trail Commission

Contribution Charges for PRSAs

Single Contribution	Charge
Below €10,000	2%
€10,000 and over	0%

Regular Contribution	Charge
Below €100	2%
€100 and over	0%

PRSA Commission Clawback

PRSA Clawback	Policy Year					
Product Code	**1**	**2**	**3**	**4**	**5**	**6**
A1, B1, C1, D1, F1	-	-	-	-	-	-
A2, A3, B2, B3, C2, C3, F2, F3, A4, A5, B4, B5, F4, F5	100%	60%	40%	25%	15%	0%

ARF



ARF Details

Single Contribution and Top ups	Single Contribution and Top ups
Contribution Limits:	Minimum Contribution allowed €20,000 Top ups: €1,000
Age Limits	Minimum entry age is 50 years of age Maximum entry age is 84 years of age
Fund Options	Policyholder can choose from a variety of 13 different funds
Imputed Withdrawal / Minimum Withdrawal amounts	**Minimum Deemed Withdrawal Rules for ARFs** **Age-Based Minimums:** If the client is under 60 years of age for the full tax year: No minimum withdrawal is required. **If they are 60 years or older for the full tax year:** 4% of the total value of the ARF must be withdrawn annually. **If they are 70 years or older:** 5% of the total value of the ARF must be withdrawn annually. **Higher Threshold for Large ARFs:** If the total value of the ARF(s) and vested PRSAs (Personal Retirement Savings Accounts) exceeds €2 million, the minimum deemed withdrawal increases to 6%, regardless of age (once they are over 60). **Taxation:** The deemed withdrawal is treated as income for tax purposes, even if funds are not withdraw. Tax is charged at the marginal income tax rate, and USC (Universal Social Charge) and PRSI (Pay-Related Social Insurance, if applicable) may also apply.
Maximum Withdrawal amounts	**Maximum per year of either:** (i) 10%, where the regular withdrawal is requested as a percentage of the fund or (ii) an amount equal to 10% of total contributions paid where the regular withdrawal is requested as an amount.
Guaranteed Options	**Strategy Select 30** (guarantee level 93%) — **Strategy Select 50** (guarantee level 90%) — **Strategy Select 75** (guarantee level 85%)
Fund Switches	• From without guarantee to without guarantee: Allowed anytime • From without guarantee to guaranteed: Allowed anytime (Guarantee applies from when you activate the guarantee until the next anniversary) • From guaranteed to without guarantee: Allowed at specific times* • From guaranteed to guaranteed: Can be requested anytime but takes effect only at the next policy anniversary

* The client has two timing options: 1) Guarantee ends on the last pricing day of the month after the request is received. 2) Guarantee ends on the next policy anniversary.

ARF - Charging Structures

Product Version	Gross Allocation Rate	Trail Commission	Policy AMC* (a)	Fund Charge (b)	Total Charge No Guarantee (a+b)	Guarantee Charge (c)	Total Charge with Guarantee (a+b+c)
A1	100%	0.75%					
A2	101%	0.60%					
A3	102%	0.50%	1.10%	0.05%-0.65%	1.15%-1.75%	0.65%-0.85%	2.00%-2.20%
A4	103%	0.35%					
A5	104%	0.25%					
B1	100%	0.50%					
B2	101%	0.35%					
B3	102%	0.25%	0.85%	0.05%-0.65%	0.90%-1.50%	0.65%-0.85%	1.75%-1.95%
B4	103%	0.10%					
B5	104%	0.00%					
C1	100%	0.25%					
C2	101%	0.12%	0.60%	0.05%-0.65%	0.65%-1.25%	0.65%-0.85%	1.50%-1.70%
C3	102%	0.00%					
D1	100%	0.00%	0.35%	0.05%-0.65%	0.40%-1.00%	0.65%-0.85%	1.25%-1.45%
F1	100%	1.00%					
F2	101%	0.85%					
F3	102%	0.75%	1.35%	0.05%-0.65%	1.40%-2.00%	0.65%-0.85%	2.25%-2.45%
F4	103%	0.60%					
F5	104%	0.50%					

*Includes Trail Commission

Initial commission is available up to a maximum of 5% and can be taken in 0.25% increments. The initial commission chosen will be deducted from the gross allocation rate.

ARF Early Exit Charges

This charge will apply on transfers out of your client's plan and on full encashments. We do not apply this charge if the policy is cancelled during the cooling-off period, to payments on death, regular withdrawals or partial encashments.

ARF Early Exit Charges	Policy Year				
Product Code	**1**	**2**	**3**	**4**	**5**
A1, B1, C1, D1, F1	0.00%	-	-	-	-
A2, B2, C2, F2	2.00%	1.00%	1.00%	-	-
A3, B3, C3, F3	3.00%	3.00%	2.00%	2.00%	1.00%
A4, B4, F4	4.00%	3.00%	3.00%	2.00%	1.00%
A5, B5, F5	5.00%	4.00%	3.00%	2.00%	1.00%

Investment Bond



Investment Bond Details

Investment Bond	Available for Retail (single or joint customers) and Corporate customers
Lives Assured	Up to two lives assured for each policy. Lives assured can be different from Policy Owner(s)
Contribution Type	• Depending on the product type selected, contributions can be made as a single contribution only, or as regular contributions with an optional single contribution • Top ups allowed

Minimum Contribution	• Single Contribution Only: €10,000
	• Regular Contribution with optional Single Contribution:
	  • Regular Contribution: €100 per month, €300 per quarter, €600 per half-year and €1,200 per year
	  • Single Contribution (optional): €5,000
	• Top ups: €5,000

Maximum Contribution	Single Contribution of €500,000 for F, G, H, and J product types only. Higher amounts may be considered on a case-by-case basis.
Regular Withdrawal	Early exit charges don't apply to regular withdrawals. The amount or percentage must be at least equal to the minimum deemed withdrawal and up to a maximum per year of either: (i) 7.5%, where the regular withdrawal is requested as a percentage of the fund, or (ii) an amount equal to 7.5% of total contributions paid where the regular withdrawal is requested as an amount. The minimum withdrawal amount allowed is €200 per month. Regular withdrawals can be paid monthly, quarterly, half-yearly, and annually
Tax	The growth on the policy is subject to exit tax when: • A withdrawal from the policy is made • An assignment of the rights under the policy is made • The policy proceeds are paid on death of the life assured • Every 8th policy anniversary
Age Limits	Minimum entry age is 18 years of age, and a maximum of 79
Fund Options	Policyholders can choose from a variety of 13 different funds
Guaranteed Options	**Strategy Select 30** (guarantee level 93%) **Strategy Select 50** (guarantee level 90%) **Strategy Select 75** (guarantee level 85%)
Fund Switches	• From without guarantee to without guarantee: Allowed anytime • From without guarantee to guaranteed: Allowed anytime (Guarantee applies from when you activate the guarantee until the next anniversary) • From guaranteed to without guarantee: Allowed at specific times* • From guaranteed to guaranteed: Can be requested anytime but takes effect only at the next policy anniversary

* The client has two timing options: 1) Guarantee ends on the last pricing day of the month after the request is received. 2) Guarantee ends on the next policy anniversary.

Investment Bond - Charging Structures Single Contribution Only

Product Version	Gross Allocation Rate	Initial Commission Range	Trail Commission	Policy AMC* (a)	Fund Charge (b)	Total Charge No Guarantee (a+b)	Guarantee Charge (c)	Total Charge with Guarantee (a+b+c)
A1	100%	0% - 4%	0.00%	0.45%	0.05%-0.65%	0.50%-1.10%	0.65%-0.85%	1.35%-1.55%
B1	100%	0% - 4%	0.25%	0.70%	0.05%-0.65%	0.75%-1.35%	0.65%-0.85%	1.60%-1.80%
B2	101%	0% - 4%	0.13%					
B3	102%	0% - 4%	0.00%					
C1	100%	0% - 4%	0.50%	0.95%	0.05%-0.65%	1.00%-1.60%	0.65%-0.85%	1.85%-2.05%
C2	101%	0% - 4%	0.38%					
C3	102%	0% - 4%	0.25%					
C4	103%	0% - 4%	0.13%					
C5	104%	0% - 4%	0.00%					
D1	100%	0% - 4%	0.75%	1.20%	0.05%-0.65%	1.25%-1.85%	0.65%-0.85%	2.10%-2.30%
D2	101%	0% - 4%	0.63%					
D3	102%	0% - 4%	0.50%					
D4	103%	0% - 4%	0.38%					
D5	104%	0% - 4%	0.25%					
D6	105%	0% - 5%	0.00%					
E1	100%	0% - 4%	1.00%	1.45%	0.05%-0.65%	1.50%-2.10%	0.65%-0.85%	2.35%-2.55%
E2	101%	0% - 4%	0.88%					
E3	102%	0% - 4%	0.75%					
E4	103%	0% - 4%	0.63%					
E5	104%	0% - 4%	0.50%					
E6	105%	0% - 5%	0.25%					
F1	101%	0% - 4%	0.13%	0.70%	0.05%-0.65%	0.75%-1.35%	0.65%-0.85%	1.60%-1.80%
F2	102%	1% - 4%	0.00%					
G1	101%	0% - 4%	0.38%	0.95%	0.05%-0.65%	1.00%-1.60%	0.65%-0.85%	1.85%-2.05%
G2	102%	1% - 4%	0.25%					
G3	102.5%	1.5% - 4%	0.13%					
G4	103%	2% - 4%	0.00%					
H1	101%	0% - 4%	0.63%	1.20%	0.05%-0.65%	1.25%-1.85%	0.65%-0.85%	2.10%-2.30%
H2	102%	1% - 4%	0.50%					
H3	102.5%	1.5% - 4%	0.38%					
H4	103%	2% - 4%	0.25%					
J1	101%	0% - 4%	0.88%	1.45%	0.05%-0.65%	1.50%-2.10%	0.65%-0.85%	2.35%-2.55%
J2	102%	1% - 4%	0.75%					
J3	102.5%	1.5% - 4%	0.63%					
J4	103%	2% - 4%	0.50%					

*Includes Trail Commission

Initial commission is available in 0.25% increments and the available range depends on the product version selected.
The initial commission chosen will be deducted from the gross allocation rate.

Early Exit Charges and Commission Clawback

Early Exit Charges apply on full encashments and partial encashments. We do not apply this charge if the policy is cancelled during the cooling-off period, to payments on death or regular withdrawals.

Single Contribution Early Exit Charges

Investment Bond Early Exit Charges	Policy Year				
Product Code	**1**	**2**	**3**	**4**	**5**
A1, B1, C1, D1, E1	0%	-	-	-	-
B2, B3, C2, C3, D2, D3, E2, E3	3%	2%	1%	-	-
C4, C5, D4, D5, D6, E4, E5, E6	5%	4%	3%	2%	1%

Single Contribution Commission Clawback

Investment Bond Commission Clawback	Policy Year				
Product Code	**1**	**2**	**3**	**4**	**5**
F1, F2, G1, G2, G3, G4, H1, H2, H3, H4, J1, J2, J3, J4	100%	60%	40%	20%	0%

Regular Contribution with Optional Single Contribution

Product Version	Regular Contribution Allocation Rate	Regular Contribution Upfront Commission	Trail Commission	Policy AMC* (a)	Fund Charge (b)	Total Charge No Guarantee (a+b)	Guarantee Charge (c)	Total Charge with Guarantee (a+b+c)
K1	101%	10%	0.00%	0.90%	0.05%-0.65%	0.95%-1.55%	0.65%-0.85%	1.80%-2.00%
K2	100%	15%	0.00%					
L1	101%	10%	0.25%	1.15%	0.05%-0.65%	1.20%-1.80%	0.65%-0.85%	2.05%-2.25%
L2	100%	15%	0.25%					
M1	101%	10%	0.50%	1.40%	0.05%-0.65%	1.45%-2.05%	0.65%-0.85%	2.30%-2.50%
M2	100%	15%	0.50%					

*Includes Trail Commission

The Gross Allocation Rate for the Single Contribution portion is 103.5%, initial commission for the optional Single Contribution portion is available up to a maximum of 4% and can be taken in 0.25% increments. The initial commission chosen will be deducted from the Single Contribution Allocation Rate.

Regular Contribution with optional Single Contribution Early Exit Charges & Commission Clawback

Investment Bond Early Exit Charges & Commission Clawback	Early Exit Charges on Single Contribution Policy Year					Commission Clawback on Regular Contribution Policy Year				
Product Code	1	2	3	4	5	1	2	3	4	5
K1, L1, M1	3%	2%	1%	-	-	100%	60%	40%	20%	0%
K2, L2, M2	5%	4%	3%	2%	1%	100%	60%	40%	20%	0%

Details on our funds

Fund Name	ISIN	Fund Charge p.a.	Bond Ratio	Equity Ratio	ESMA Risk Rating**
Allianz Dynamic Multi Asset Strategy SRI 75	LU3068734824	0.65%	25%	75%	5
Allianz Dynamic Multi Asset Strategy SRI 50	LU3068734667	0.59%	50%	50%	4
Allianz Dynamic Multi Asset Strategy SRI 15	LU3068734238	0.49%	85%	15%	4
Allianz Best Styles Global Equity SRI	LU2437558831	0.45%	0%	100%	5
Allianz Advanced Fixed Income Euro	LU2190101332	0.27%	100%	0%	3
Allianz Advanced Fixed Income Short Duration	LU1328247389	0.22%	100%	0%	2
Allianz Strategy Select 75	LU1462191526	0.25%	25%	75%	5
Allianz Strategy Select 50	LU1462180164	0.25%	50%	50%	4
Allianz Strategy Select 30	LU1901058732	0.25%	70%	30%	4
Allianz Euro Cash	LU2575878199	0.16%	100%	0%	1
HSBC MSCI WORLD UCITS ETF*	IE000UQND7H4	0.15%	0%	100%	6
HSBC S&P 500 UCITS ETF*	IE000JZ473P7	0.09%	0%	100%	6
HSBC EURO STOXX 50 UCITS ETF*	IE000MWUQBJ0	0.05%	0%	100%	6

* Exchange Traded Funds (ETFs) have a transaction cost of 0.09% for each trade. This cost will be deducted by the fund manager when the trade is placed.

** A 1–7 scale developed by the European Securities and Markets Authority (ESMA) that shows how much risk is involved in an investment. Risk means the chance of losing money or the value of your investment going up and down. These figures are correct as of 30/06/26

Guarantee Levels

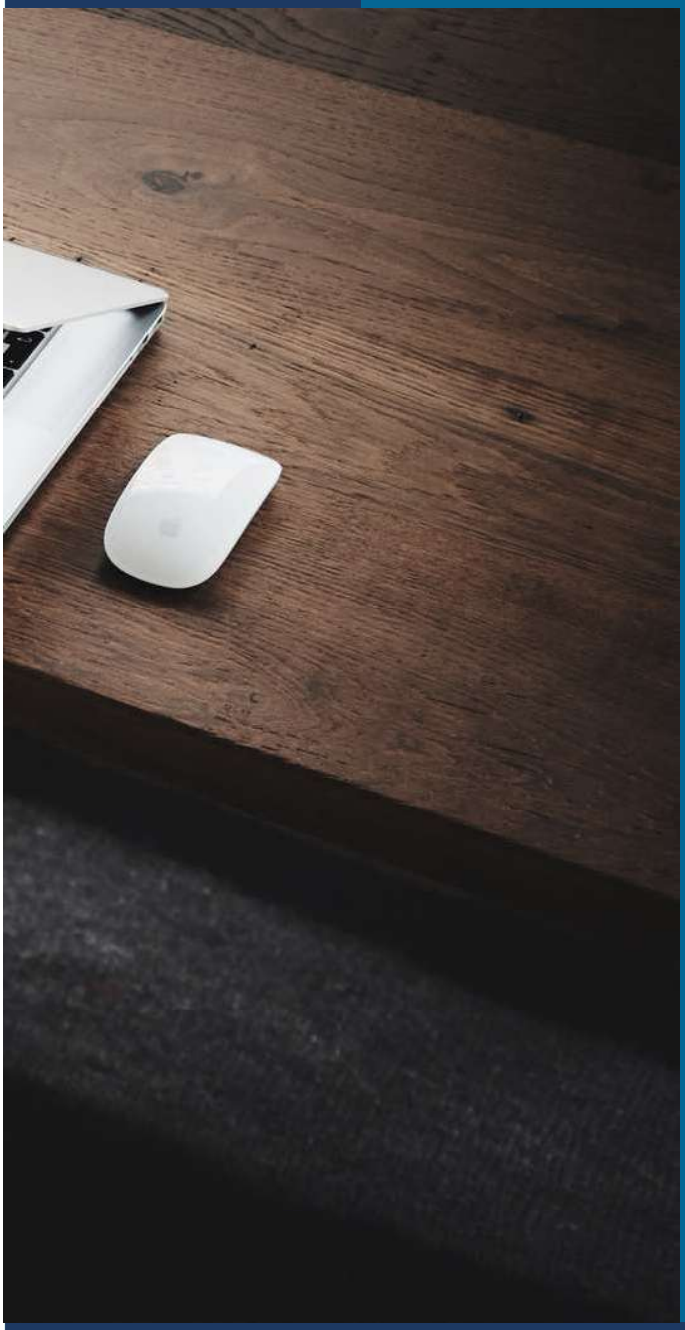
Fund Name	Level of guarantee	Annual guarantee charge	Total fund charge with guarantee
Allianz Straregy Select 30	93%	0.65%	0.90%
Allianz Straregy Select 50	90%	0.75%	1.00%
Allianz Straregy Select 75	85%	0.85%	1.10%



Advisor Portal

Please connect to our Advisor Portal to discover our streamlined processes and real-time tracking of applications.

Click on the **link here**



You can keep track of your pipeline by viewing the current status of applications and this information will be updated in real time.

FAQs

Please visit our website to find the answers to all your questions.

Click on the **link here**

Contact

If you'd like to get in touch, you can contact Allianz Global Life using the details below:

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Blackrock, Dublin A94 Y9E8

Email: support@allianzgloballife.ie – For any support required by our partnered intermediaries & financial advisors.

Tel: +353 (01) 242 2333

Warnings

Allianz Vantage ARFs, PRSAs and Investment Bond are not risk free products.

Warning: The value of your investment may go down as well as up.

Warning: These products may be affected by changes in currency exchange rates.

Warning: If you invest in this product, you may lose some or all of the money you invest.

Warning: Past performance is not a reliable guide to future performance.

Warning: The income you get from this investment may go down as well as up.

Warning: If you invest in this product, you will not have access to your money until you retire.

Revenue limits, terms and conditions apply.

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AVIVA

Commission Summary

The Intermediary (Broker) acts between you, the consumer, and the product provider with whom they place business.

The background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is commission?

For the purpose of this document, commission is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the premium or

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail relating to accumulated fund.

Trail commission, bullet commission, fund based or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up though an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

value of the products sold. There are different types of commission models:

Single commission model: where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Trail/Renewal commission model: Further payments at intervals are paid throughout the life span of the product.

Indemnity commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned. Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Other Fees, Administrative Costs/ Non-Monetary Benefits

A non-monetary benefit could include (but is not limited to):

- Attendance at product provider seminars
- Industry Educational Seminars
- Use of Product Providers resources
- Co-branded literature
- Product Provider hospitality
- Assistance with Advertising/Branding

Flexible Protection, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate Range	22% - 150%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%

The clawback period is up to 2 years

Personal & Executive Income Protection & WageProtector

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate Range	30% - 200%	15% - 30%	15% - 30%	15% - 30%	3% - 30%	3% - 30%	3% - 30%

The clawback period is up to 4 years

Savings & Investments, PRSA & Annuities

Single Contribution PRSA

Hide

Single Contribution PRSA	Initial	Trail	Bullet

Default	n/a	n/a	n/a
Max	5%	1%	n/a

Annuities

Hide

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Investment Bonds

Hide

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.75%	n/a

Investment Only

Hide

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Regular Contribution PRSA

Hide

Regular Contribution PRSA	Initial	Trail	Renewal	Bullet
Default	n/a	n/a	n/a	n/a
Max	20%	0.75%	2%	n/a

Savings Plan

Hide

Savings Plan	Initial	Trail	Renewal	Bullet
Default	n/a	n/a	n/a	n/a
Max	15%	0.5%	2%	n/a

Individual Pensions

-	Initial	Trail	Renewal	Bullet
Default	n/a	n/a	n/a	n/a
Max	Regular Premium: 20% Single Premium: 5%	1% each year thereafter	Regular Premium: 4% Single Premium: n/a	Regular Premium: 40% Single Premium: n/a

ARF / AMRF

-	Initial	Trail
Default	n/a	n/a
Max	5%	1% each year thereafter

The commission clawback period is up to 5 years

The above information is provided on a non-reliance basis and for informative purposes only.
It is the responsibility of the intermediary to ensure the accuracy of the above information and to disclose this information to the consumer.

Group Life

-	Year 1	Year 2
Default	Flat commission of either 0% or 6%	0% or 6% each year thereafter
Max	10%	10%

Group Income Protection

-	Year 1	Year 2
Default	Flat commission of either 0% or 12.5%	0% or 12.5% each year thereafter
Max	20%	20%

The commission clawback period is up to 5 years

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Corporate Master Trust

-	Initial	Trail
Default	n/a	n/a
Max	Regular Premium: 10%Single Premium: 2%	0.5% each year thereafter

The commission clawback period is up to 5 years

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Aviva Life & Pensions Ireland Designated Activity Company, is a private company limited by shares, registered in Ireland No. 165970. Registered office at Building 12, Cherrywood Business Park, Loughlinstown, Co. Dublin, D18 W2P5. Tel (01) 898 7950, **www.aviva.ie** **(http://www.aviva.ie/)**

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Product Charging Structures

For Financial Brokers Only



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The contents of this document are intended only as a general guide to our main product charging structures. This document is not intended to be fully comprehensive and the contents are subject to change. If you have any queries please contact your Broker Consultant.

Single Premium Investment

Smartfunds

Availability

Minimum age next birthday at entry **19**
Maximum age next birthday at entry **75**

Premium Limits

Minimum Initial Premium **€5,000**
Minimum Subsequent Premium **€2,000**

Withdrawals and Part Encashments

Minimum Regular Withdrawal **€38**
Maximum Regular Withdrawal p.a. ..... **6% of fund value**
Minimum Part Encashment **€1,000**
Minimum Amount Remaining after Part Encashment **€3,500**
Part Encashment Fee **€25**

Charges

Early Encashment Charges (where applicable) **5%/5%/5%/3%/2%**
Switch Fees ..... **Free via online portal (by paper: 6 free per year, €25 thereafter.)**

Note: Gross allocations quoted below are before the deduction of the 1% government levy.

Charging Structures

Structure	Base Annual Management Charge	Gross Allocation Rates		Early Encashment Charges
		€5,000 - €99,999	€100,000+	
A	1%	103.50%	104%	Yes
B	0.875%	102.50%	103%	
C	0.75%	101.50%	102%	
D	0.625%	100.50%	101%	
E	0.50%	99.50%	100%	No

Initial commission of up to 4% can be taken by reducing the gross allocation rate.

Easy Access Options

Structure	Base Annual Management Charge	Maximum Single Premium	Gross Allocation Rates	Early Encashment Charges
A	1%	€300,000	103.50%	No
B	0.85%		102.50%	
C	0.75%		102%	
D	0.625%		101%	

Easy Access options have a maximum net allocation to the client of 101% and any initial commission taken is subject to 3 year clawback on a monthly pro-rata basis.

Smartfunds (cont.)

Fund Based Commission

Payable from month 2. Fund based commission can be taken in increments of 0.05%, subject to a max of 1% and a max total AMC of 1.50% (before additional Fund Management Fees).

Features

Death Benefit

The benefit paid on death will be 100.1% of the encashment value. If notice of death is received before the fifth anniversary of the Policy Commencement Date and provided the Life Insured, or in the case of a joint life policy at least one Life Insured, is aged under 75 at the Policy Commencement Date, then the death benefit payable will be at least equal to the cumulative premiums paid adjusted to reflect any part encashments made. If the policy is a joint life policy, the death benefit is payable on receipt of written notice of the death of the last to die of the Lives Insured.

Regular Premium Savings

FutureSave

Availability

Minimum age next birthday at entry **19**
Maximum age next birthday at entry **75**

Premium Limits

Regular Premium Frequency ..... **Monthly Direct Debit**
Minimum Regular Premium **€100**
Maximum Regular Premium **€5,000**
Minimum Single Premium **€500**

Part Encashments

Minimum Part Encashment **€500**
Minimum Amount Remaining after Part Encashment **€1,000**
Part Encashment Fee **€25**

Charges

Early Encashment Charges (where applicable) **5%/5%/5%/3%/2%**
Switch Fees ..... **Free via online portal (By paper: 6 free per year, €25 thereafter)**

Note: Gross allocations below are before the deduction of the 1% government levy.

There is a five year earnings period on all initial commission.

Charging Structures Without Early Encashment Charges

RP Allocation Rate	Annual Management Charge	Charging Code	Initial Commission	Renewal Commission	Fund Related Commission*	Early Encashment Charges
101%	1.25%	G08	10%	0%	0%	No
101%	1.50%	G09	10%	0%	0.25%	
101%	1.75%	G10	10%	0%	0.50%	

* The quoted Annual Management Charge includes the specified level of fund related commission which is payable from **month 2.**

Single Premiums

Single Premiums can also be applied to the policy as follows and initial commission of up to 3.5% can be taken by reducing the gross allocation rate:

Gross Allocation	Max net allocation to client
103.50%	101.00%

Futuresave (cont.)

Charging Structures With Early Encashment Charges

RP Allocation Rate	Initial SP <€7,500		Initial SP ≥ €7,500		Initial Commission	Renewal Commission	Fund Related Commission*
	Annual Management Charge*	Charging Code	Annual Management Charge*	Charging Code			
100%	1.50%	F01	1.25%	F17	10%	0%	0.25%
100%	1.25%	F04	1%	F20	5.00%	0%	0.25%
100%	1%	F06	0.75%	F22	0%	0%	0.25%
100%	1.50%	F07	1.25%	F23	2.50%	2.50%	0%
100%	1.25%	F10	1%	F26	1.50%	1.50%	0%
100%	1%	F11	0.75%	F27	0.50%	0.50%	0%

* The quoted Annual Management Charge includes the specified level of fund related commission which is payable from **month 61.**

Single Premiums

Single Premiums can also be applied to the policy as follows and initial commission of up to 4% can be taken by reducing the gross allocation rate:

Gross Allocation	Max net allocation to client
103%	101%

Features

10% Early Withdrawal Option

During each of the first five policy years, investors can withdraw up to 10% of the value of the policy at the time of encashment without early encashment charges being applied. This feature can only be exercised once during each policy year and applies to the first part encashment only in a given policy year. For subsequent part encashments or encashments above this amount, an early encashment charge will apply to the full amount encashed.

December/January premium skip option.

Target and Milestone Fund option.

For a detailed explanation of features, please see **here**

Regular Contribution Personal Pensions

Pension Plus

Availability

Minimum age next birthday at entry **19**
Maximum age next birthday at entry **60**
Minimum Term to Retirement ..... **5 Years**

Contribution Limits

Minimum Regular Contributions ..... **€100 per month (or equivalent)**
Minimum Initial Single Contribution **€600**
Minimum Subsequent Single Contribution **€600**

Charges

Early Encashment Charges **5%/5%/5%/3%/2%**
Switch Fees ..... **Free via online portal (by paper: 1 free per year, €25 thereafter.)**
Policy Fee ..... **None**

Note: There is a 5 year earnings period on all commission.

Regular Contributions		
Base Annual Management Charge	**Gross Allocation Rate**	**Initial Commission**
1%	100%	1.5% x Term to a maximum of 15%
0.75%	100%	1% x Term to a maximum of 10%

- Policy term in the above calculation is assumed to be: NRA (Max 65) minus age at entry.
- Renewal Commission of up to 5% can be taken by reducing the regular contribution gross allocation rate.
- If regular contributions are reduced below their initial level within the first 5 years, initial commission will be clawed back proportionately.

Initial Single Contribution – Gross Allocations						
Base Annual Management Charge	**Age under 55**			**Ages 55 - 59**		
	€600 - €4,999	**€5,000 - €19,999**	**€20,000+**	**€600 - €4,999**	**€5,000 - €19,999**	**€20,000+**
1%	100%	103%	105%	100%	102%	104%
0.75%	N/A	101%	103%	N/A	100%	102%

- Initial commission of up to 5% can be taken by reducing the Single Contribution gross allocation rate.
- Regular and single contribution funds can have different Annual Management Charges.
- The maximum net allocation to the customer is 100%.

Pension Plus (cont.)

Fund Based Commission

Payable from month 2. Fund based commission can be taken in increments of 0.05%, subject to a max of 1% and a max total AMC of 1.50% (before additional Fund Management Fees).

Top- Ups

- Subsequent Single Contributions, regardless of their size, receive the €20,000 + gross allocation rate available to initial single contributions and are based on the client's age at the time the contribution is paid.
- The maximum net allocation to the customer is 100%.
- The Base Annual Management Charge will be the same as that of the initial single contribution. For example, where a customer has previously made a single contribution and the annual management charge chosen was 0.75%, a further single contribution of €10,000 when the client is aged 50 will receive a gross allocation of 103%.

Options Plan

Availability

Minimum age next birthday at entry **19**
Maximum age next birthday at entry **63**

Contribution Limits

Minimum Regular Contributions ..... **€100 per month (or equivalent)**
Minimum Single Contribution **€600**

Charges

Early Encashment Charges ..... **None**

Switch Fees ..... **Free via online portal (by paper: 1 free per year, €25 thereafter)**

Policy Fee

- In-force ..... **€4.25 per month**
- Paid Up ..... **€2.75 per month**

Regular Contributions		
Base Annual Management Charge	**Regular Contribution (per month)**	**Gross Allocation Rate**
0.75%	€100 - €249.99	95%
	€250 - €499.99	97.50%
	€500 - €999.99	99%
	€1,000 +	100%

Regular Contribution commission and be taken as either:

A) Initial and/or Renewal Commission, or
B) Flat Commission

Initial Commission

Up to 1.25% for each year of the policy term subject to a maximum of 25% (i.e. 20 years) can be taken. Policy term is assumed to be: NRA (max 65) minus Age at Entry.
Any initial commission taken reduces the first year's net allocation rate.

Example:
€"750 per month, 8 year term
Max Initial Commission: 1.25% x 8 years = 10%
Year 1 Allocation: 99% - 10% = 89%
Note: Initial commission taken at the outset of the policy (and the associated reduced allocation rate) will also apply to any increases in regular contributions.

Renewal Commission

Renewal commission of up to 5% can be taken on the regular contributions by reducing the gross allocation rate from year 2 onwards.

Flat Commission

Flat commission of up to 8% can be taken by reducing the gross allocation rate.

Options Plan (cont.)

Single Contributions

Term to Retirement	Single Contribution	Gross Allocation Rate
5+ Years	€600 - €19,999	98.50%
	€20,000 +	100.50%
<5 years	€600 - €19,999	98%
	€20,000 +	100%

Initial commission of up to 5% can be taken by reducing the Single Contribution gross allocation rate.

Fund Based Commission

Payable from month 2. Fund based commission can be taken in increments of 0.05%, subject to a max of 1% and a max total AMC of 1.50% (before additional Fund Management Fees).

Single Contribution Personal Pensions & Retirement Bonds

Availability

Minimum age next birthday at entry.....**19**

Contribution Limits

Minimum Initial Single Contribution..... **€5,000**
Minimum Single Contribution Top-Up..... **€600**

Charges

Early Encashment Charges
(where applicable)..... **5%/5%/5%/3%/2%**

Switch Fees.....**Free via online portal (by paper: 1 free per year, €25 thereafter.)**

Policy Fee ..... **None**

Charging Structures With Early Encashment Charges

Minimum term to retirement - 5 years

Structure	Base Annual Management Charge	Single Contribution	Gross Allocation Rate			Early Encashment Charges
			Age under 55	55 - 59	60 and over	
A	1.00%	€5,000 - €19,999	103%	102%	101%	Yes
		€20,000+	105%	104%	103%	
B	0.75%	€5,000 - €19,999	101%	100%	99%	Yes
		€20,000+	103%	102%	101%	
C	0.50%	€5,000 - €19,999	99.50%	98.50%	97.50%	Yes
		€20,000+	101.50%	100.50%	99.50%	

Top-ups

Single Contribution top-ups, regardless of their size, receive the €20,000 + allocation rate (based on their age at the time of the top-up). For example, a top-up of €10,000 under Structure A with Early Encashment Charges for a 50 year old receives a gross allocation rate of 105%.
Early encashment charges also apply to top-up amounts.

Charging Structures Without Early Encashment Charges

Base Annual Management Charge	Single Contribution	Gross Allocation Rate - based on term to Retirement		Early Encashment Charges
		More than 1 year	Less than 1 year	
0.75%	€5,000 - €19,999	98%	97%	No
	€20,000 - €99,999	100%	99%	
	€100,000+	100%	100%	

Single Contribution Personal Pensions & Retirement Bonds (cont.)

Single Contribution Commission

Commission of up to 5% can be taken by reducing the Gross Allocation rate.

Fund Based Commission

Payable from month 2. Fund based commission can be taken in increments of 0.05%, subject to a max of 1% and a max total AMC of 1.50% (before additional Fund Management Fees).

Life Cover Benefit

If you die before the commencement of payment of retirement benefits under the policy and while your policy is in force, we will pay to your legal representative(s) the Policy Value on the next day that unit prices are calculated after we have received written notice of your death or as soon as practicable thereafter. If the date of death is before the fifth policy anniversary, before the commencement of payment of retirement benefits under the policy and while your policy is in force, then this Life Cover Benefit will be at least equal to the cumulative Single Contributions paid.

Regular Contribution Navigator Master Trust - Executive

Pension Plus

Availability

Minimum age next birthday at entry **19**
Maximum age next birthday at entry **63**
Minimum Term to Retirement ..... **5 Years**

Contribution Limits

Minimum Regular Contributions ..... **€500 per month (or equivalent)**
Minimum Initial Single Contribution **€600**
Minimum Subsequent Single Contribution **€600**

Charges

Early Encashment Charges ..... **None**
Switch Fees ..... **None**
Policy Fee ..... **None**
Pensions Authority Levy ..... **€12 per annum**

Note: There is a 5 year earnings period on all commission.

Regular Contributions		
Base Annual Management Charge	**Gross Allocation Rate**	**Initial Commission**
1%	100%	1.5% x Term to a maximum of 15%
0.75%	100%	1% x Term to a maximum of 10%

- Policy term in the above calculation is assumed to be: NRA (Max 68) minus age at entry.
- Renewal Commission of up to 5% can be taken by reducing the regular contribution gross allocation rate.
- If regular contributions are reduced below their initial level within the first 5 years, initial commission will be clawed back proportionately.

Single Contributions			
Base Annual Management Charge	**Single Contribution Amount**	**Gross Allocation Rates**	
		Age under 55	**Ages 55 - 60**
1%	€600 - €4,999	100%	100%
	€5,000 - €19,999	101%	100.5%
	€20,000 - €99,999	103%	102%
	€100,000+	104%	103.5%
0.75%	€600 - €19,999	Not Available	
	€20,000 - €99,999	101.5%	100.5%
	€100,000 - €249,999	103%	101.5%
	€250,000+	103.5%	102%

Pension Plus (cont.)

- Initial commission of up to 5% can be taken by reducing the Single Contribution gross allocation rate. Subsequent single premium contributions are based on the client's age at the time the contribution is paid and single premium contributions paid to that date.
- **The maximum net allocation to the customer is 100% and all transfer values must receive 100% net allocation.**
- The Base Annual Management Charge must be chosen for the initial single contribution and the same charge will apply to all subsequent single contributions. Regular and single contributions funds can have different Annual Management Charges.

Fund Based Commission

Payable from month 2. Fund based commission can be added to the Base Annual Management Charge in increments of 0.05% **subject to a maximum total customer annual management charge of 1.25% (before any fund specific additional charges).**

Options Plan

Availability

Minimum age next birthday at entry **19**

Maximum age next birthday at entry **68**

Contribution Limits

Minimum Regular Contributions ..... **€250 per month (or equivalent)**

Minimum Subsequent Single Contribution **€600**

Charges

Early Encashment Charges ..... **None**

Switch Fees ..... **None**

Policy Fee

In-force ..... **€4.25 per month**

Paid up ..... **€2.75 per month**

Pensions Authority Levy ..... **€12.00 per annum**

Regular Contributions	
Base Annual Management Charge	**Gross Allocation Rate**
0.75%	100%

- Flat commission of up to 5% per annum can be taken by reducing the gross allocation rate.

Single Contributions		
Base Annual Management Charge	**Single Contribution Amount**	**Gross Allocation Rate**
1%	<€100,000	100%
0.75%	€100,000+	
0.50%	€250,000+	

- Initial commission of up to 5% can be taken by reducing the Single Contribution gross allocation rate.
- The Base Annual Management Charge must be chosen for the initial single contribution and the same charge will apply to all subsequent single contributions. Regular and Single contribution funds can have different Annual Management Charges.
- **All transfer values must receive 100% net allocation.**

Fund Based Commission

Payable from month 2. Fund based commission can be added to the Base Annual Management Charge in increments of 0.05% **subject to a maximum total customer annual management charge of 1.25% (before any fund specific additional charges).**

Single Contribution Navigator Master Trust - Executive

Availability

Minimum age next birthday at entry **19**

Contribution Limits

Minimum Single Contribution **€5,000**

Minimum Single Contribution Top-Up **€600**

Charges

Early Encashment Charges ..... **None**

Switch Fees ..... **None**

Policy Fee ..... **None**

Charging Structures for cases with at least 5 years to Retirement

Structure	Base Annual Management Charge	Single Contribution Amount	Gross Allocation Rates	
			10+ Years to NRA	5-9 Years to NRA
A	1%	€5,000 - €19,999	101%	100.5%
		€20,000 - €99,999	103%	102%
		€100,000+	104%	103.5%
B	0.75%	€5,000 - €19,999	Not Available	
		€20,000 - €99,999	101.5%	100.5%
		€100,000 - €249,999	103%	101.5%
		€250,000+	103.5%	102%
C	0.5%	€5,000 - €19,999	Not Available	
		€20,000 - €99,999	Not Available	
		€100,000 - €249,999	101%	Not Available
		€250,000+	101.5%	100.5%

The above options have a maximum net allocation to the client of 100% and any initial commission taken is subject to 5 year clawback on a monthly pro-rata basis.

Charging Structures for cases within 5 years of Retirement

Base Annual Management Charge	Single Contribution Amount	Gross Allocation Rate
1%	<€100,000	100%
0.75%	€100,000+	
0.50%	€250,000+	

Single Contribution Navigator Master Trust - Executive (cont.)

Single Contribution Commission

Commission of up to 5% can be taken by reducing the Gross Allocation rate.
All transfer values must receive 100% net allocation.

Fund Based Commission

Payable from month 2. Fund based commission can be added to the Base Annual Management Charge in increments of 0.05% subject to a maximum total customer annual management charge of 1.25% (before any fund specific additional charges).

Top-ups

Single Contribution top-ups receive the allocation rate based on the term to retirement at the time of the top-up and single contributions paid to date.

Life Cover Benefit

If you die before the commencement of payment of retirement benefits under the policy and while your policy is in force, we will pay to your legal representative(s) the Policy Value on the next day that unit prices are calculated after we have received written notice of your death or as soon as practicable thereafter. If the date of death is before the fifth policy anniversary, before the commencement of payment of retirement benefits under the policy and while your policy is in force, then this Life Cover Benefit will be at least equal to the cumulative Single Contributions paid

PRSAs

Individual - RP Policy

Availability

Individual Personal and Employer PRSA

Minimum age next birthday at entry.....**19**

Maximum age next birthday at entry.....**75**

Charges

Early Encashment Charges.....**None**

Switch Fees.....**None**

Policy Fee.....**None**

The following initial and renewal commission and charging options are available:

Base Annual Management Charge	Contribution Charge	Regular Premium Commission			Single Premium Commission	Fund Based Commission availability (Applies to Non-Standard PRSAs only)
		Max Initial Commission (based on Initial Regular Premium)				
		€100-€499pm	€500pm+	Renewal Commission (Payable from Year 2)		
1%	0%	5%	20%	0%	2%	0%, 0.25% & 0.50%
	1%			1%	3%	0%
	2%			2%	4%	0%, 0.25% & 0.50%
	3%			3%	5%	0%
	4%			4%	6%	0%
	5%			5%	7%	0%
0.75%	0%	0%	10%	0%	1%	0%, 0.25% & 0.50%
0.50%	0%	0%	0%	0%	0.50%	0%, 0.25% & 0.50%

A Standard PRSA is only available on a Base Annual Management Charge of 1%, 0.75% or 0.5% with no Fund Based Commission applicable. Other combinations of Base Annual Management Charge and Fund Based Commission are available through a Non-Standard PRSA.

The following flat commission options are also available:

Base Annual Management Charge	Contribution Charge	Regular Premium Commission		Single Premium Commission	Fund Based Commission availability (Applies to Non-Standard PRSAs only)
		Flat Commission (based on Initial Regular Premium)			
		€100-€499pm	€500pm+		
1%	0%	0%	1%	2%	0%, 0.25% & 0.50%
	1%	1%	2%	3%	0%
	2%	2%	3%	4%	0%, 0.25% & 0.50%
	3%	3%	4%	5%	0%
	4%	4%	5%	6%	0%
	5%	5%	6%	7%	0%
0.75%	0%	0%	0%	1%	0%, 0.25% & 0.50%
0.50%	0%	0%	0%	0.50%	0%, 0.25% & 0.50%

A Standard PRSA is only available on a Base Annual Management Charge of 1%, 0.75% or 0.5% with no Fund Based Commission applicable. Other combinations of Base Annual Management Charge and Fund Based Commission are available through a Non-Standard PRSA.

PRSAs Individual - RP Policy (cont.)

Product Rules

- The Base Annual Management Charge and Fund Based Commission chosen at outset will apply to all premiums paid.
- The Contribution Charge chosen will apply to all Regular Premiums and Single Premiums.
- Transfer Premiums will be applied at 100% allocation.
- The max Normal Retirement Age for commission calculations is 68.
- There is a 5 year earnings period on all initial, single contribution and transfer value commission.

Fund Based Commission

- Where the structure outlined above allow for Fund Based Commission , either a 0.25% or 0.50% can be added as a Non-Standard PRSA.
- Where Fund Based Commission is selected , the total Annual Management Charge will increase by the Fund Based Commission amount chosen.
- Fund Based Commission is payable from month 2.

Non-Standard PRSA

- Additional Fund Management Charges may apply on certain fund options available through a Non-Standard PRSA.

Regular Premium Commission

- Where the structure chosen allow for the payment of Initial Commission and Renewal Commission, the Initial Commission payable assumes a 10 year term to Normal Retirement Age.
- Where the term is shorter than 10 years to Normal Retirement Age, Initial Commission will reduce proportionately.
- Initial and Flat Commission rates are based off the Initial Regular Premium and will apply for the duration of the policy. The Initial Commission Rate will decrease as terms approach the Normal Retirement Age.
- Policies with an Initial Regular Premium below €100 per month will generate nil commission for the duration of the policy.

Single Premium/Transfer Premium Commission

- Single Premium and Transfer Premium Commission assumes 5 years to Normal Retirement Age.
- Where the term is shorter than 5 years to Normal Retirement Age, commission will reduce proportionately.
- Transfer Premium Commission is based of the commission payable on the Base Annual Management Charge chosen and 0% Contribution Charge option.

PRSAs

Individual - SP and TV only

Availability

Individual Personal and Employer PRSA

Minimum age next birthday at entry **19**

Maximum age next birthday at entry **75**

Charges

Early Encashment Charges ..... **None**

Switch Fees ..... **None**

Policy Fee ..... **None**

The following single premium commission and charging options are available:

Base Annual Management Charge	Contribution Charge	Single Premium Commission				Fund Based Commission availability (Applies to Non-Standard PRSAs only)
		€10,000 - €19,999	€20,000 - €99,999	€100,000 - €249,999	€250,000+	
1%	0%	1%	2%	3.5%	5%	0%, 0.25% & 0.50%
	1%	2%	3%	4.5%	6%	0%
	2%	3%	4%	5.5%	7%	0%, 0.25% & 0.50%
	3%	4%	5%	6.5%	8%	0%
	4%	5%	6%	7.5%	9%	0%
	5%	6%	7%	8.5%	10%	0%
0.75%	0%	0%	1%	2%	3.5%	0%, 0.25% & 0.50%
0.50%	0%	0%	0.5%	1%	2%	0%, 0.25% & 0.50%

A Standard PRSA is only available on a Base Annual Management Charge of 1%, 0.75% or 0.5% with no Fund Based Commission applicable. Other combinations of Base Annual Management Charge and Fund Based Commission are available through a Non-Standard PRSA.

Product Rules

- The Base Annual Management Charge and Fund Based Commission chosen at outset will apply to all premiums paid.
- The Contribution Charge chosen will apply to all Single Premiums paid.
- Transfer premiums will be applied at 100% allocation.
- The max Normal Retirement Age for commission calculations is 68.
- There is a 5 year earnings period on all single contribution and transfer value commission.

Fund Based Commission

- Where the structure outlined above allow for Fund Based Commission, either a 0.25% or 0.50% can be added as a Non-Standard PRSA.
- Where Fund Based Commission is selected, the total Annual Management Charge will increase by the Fund Based Commission amount chosen.
- Fund Based Commission is payable from month 2.

Non-Standard PRSA

- Additional Fund Management Charges may apply on certain fund options available through a Non-Standard PRSA.

PRSAs Individual - SP and TV only (cont.)

Single Premium/Transfer Premium Commission

- Single Premium and Transfer Premium Commission assumes 5 years to Normal Retirement Age.
- Where the term is shorter than 5 years to Normal Retirement Age, commission will reduce proportionately.
- Transfer Premium Commission is based of the commission payable on the Base Annual Management Charge chosen and 0% Contribution Charge option.
- Single Premium/Transfer Premium policies below €10,000 will be set up as nil commission.
- Future Single Premiums into the policy once set up will avail of the same commission terms (allowing for term to retirement) as the initial Single Premium.

For Regular Premium PRSA pricing, please refer to the Individual PRSA - RP policy (**pg 18**) or Group PRSA (**pg 22**) pricing pages.

PRSAs

Group

Availability

Group Employer PRSA only

Minimum age next birthday at entry.....**19**

Maximum age next birthday at entry.....**75**

Charges

Early Encashment Charges.....**None**

Switch Fees.....**None**

Policy Fee.....**None**

The following initial and renewal commission and charging options are available

Base AMC	Contribution Charge	Regular Premium Commission				Single Premium Commission	Fund Based Commission availability (Applies to Non-Standard PRSAs only)
		Max Initial Commission (based on the Average Annual Contribution)			Renewal Commission (Payable from Year 2)		
		€1,200-€5,999 p.a.	€6,000-€11,999 p.a.	€12,000 p.a.+			
1%	0%	5%	10%	20%	0%	2%	0%, 0.25% & 0.50%
	1%				1%	3%	0%
	2%				2%	4%	0%, 0.25% & 0.50%
	3%				3%	5%	0%
	4%				4%	6%	0%
	5%				5%	7%	0%
0.75%	0%	0%	5%	10%	0%	1%	0%, 0.25% & 0.50%
0.50%	0%	0%	0%	0%	0%	0.50%	0%, 0.25% & 0.50%

A Standard PRSA is only available on a Base Annual Management Charge of 1%, 0.75% or 0.5% with no Fund Based Commission applicable. Other combinations of Base Annual Management Charge and Fund Based Commission are available through a Non-Standard PRSA.

Product Rules

- The Base Annual Management Charge and Fund Based Commission chosen at outset will apply to all premiums paid.
- The Contribution Charge chosen will apply to all Regular Premium and Single Premiums.
- Transfer Premiums will be applied at 100% allocation.
- The max Normal Retirement Age for commission calculations is 68.
- The Average Annual Contribution is defined as the total annual contribution for the Group PRSA Plan divided by the number of members. This is defined at the plan's outset.
- There is a 5 year earnings period on all initial, single contribution and transfer value commission.

Fund Based Commission

- Where the structure outlined above allow for Fund Based Commission , either a 0.25% or 0.50% can be added as a Non-Standard PRSA.
- Where Fund Based Commission is selected , the Total Annual Management Charge will increase proprotionally by the Fund Based Commission amount chosen.
- Fund Based Commission is payable from month 2.

PRSAs Group (cont.)

Non-Standard PRSA

- Additional Fund Management Charges may apply on certain fund options available through a Non-Standard PRSA.

Regular Premium Commission

- Where the structure chosen allow for the payment of Initial Commission and Renewal Commission, the Initial Commission payable assumes a 10 year term to Normal Retirement Age.
- Where the term is shorter than 10 years to Normal Retirement Age, Initial Commission will reduce proportionately.
- Initial Commission rates are based off the Initial Regular Premium and will apply for the duration of the policy. The Initial Commission Rate will decrease as terms approach the Normal Retirement Age.
- Policies with an Initial Regular Premium below €1,200 per month will generate nil commission for the duration of the policy.

Single Premium/Transfer Premium Commission

- Single Premium and Transfer Premium Commission assumes 5 years to Normal Retirement Age.
- Where the term is shorter than 5 years to Normal Retirement Age, commission will reduce proportionately.
- Transfer Premium Commission is based of the commission payable on the Base Annual Management Charge chosen and 0% Contribution Charge option.

ARF: Approved Retirement Fund

Availability

Minimum age next birthday at entry **51**
Maximum age next birthday at entry **75**

Premium Limits

Minimum Initial Single Contribution **€20,000**
Minimum Single Contribution Top-Up **€5,000**

Withdrawals and Part Encashments

Minimum Regular Withdrawal **€17**
Maximum Regular Withdrawal p.a. ... **15% of fund value**
Minimum Part Encashment **€600**
Minimum Amount Remaining
after Part Encashment **€6,000**
Part Encashment Fee **€35**

Charges

Early Encashment Charges
..... **5%/4%/3%/2%/1%**
Switch Fees ..... **Free via online portal**
(by paper: 1 free per year,
€25 thereafter)

Structure	Base Annual Management Charge	Gross Allocation Rate			Early Encashment Charges
		€20,000 - €99,999	€100,000 - €499,999	€500,000+	
A	1.00%	103.50%	104.50%	105%	Yes
B	0.75%	101.50%	102.50%	103.50%	Yes
C	0.50%	100%	101%	101.50%	Yes
D	0.75%	100%	100%	100%	No
E	0.50%	N/A	100%	100%	No

ARF: Approved Retirement Fund (cont.)

Single Contribution Commission

Commission of up to 5% can be taken by reducing the Gross Allocation rate.

Fund Based Commission

Payable from month 2. Fund based commission can be taken in increments of 0.05%, subject to a max of 1% and a max total AMC of 1.50% (before additional Fund Management Fees).

Top Ups

Any top up made into an ARF will get a gross allocation based on the combined single contributions. For example, if an ARF is set up with an initial single contribution of €80,000 on a 0.75% base AMC with early encashment charges and is topped up by a further €50,000, the combined amount will be €130,000 and the gross allocation of the €50,000 top up will be 102.50%.

Life Cover Benefit

The benefit paid on death will be the value of units allocated to the policy on the next day that unit prices are calculated after we have received at our Head Office written notification of your death, from which we will deduct any tax payable. No early encashment charge will apply in the event of death. If the Life Cover Benefit is payable before the fifth anniversary of the Policy Commencement Date and provided the life assured is aged under 75 at the Policy Commencement Date, then the Life Cover Benefit will be at least equal to the cumulative Single Contributions paid adjusted to reflect any previous part encashments or regular income payments.

Protection

Life Choice You & Family/ Home/ Assets

Availability

Please consult our brochure **here**

Premiums

Minimum Premium ..... **€10.00 per month (excluding levy)**

Frequency ..... **Monthly Direct Debit only**

Indexation rules

If indexation is selected, benefits and premiums increase by 3% per annum.

Price Match Rules

Please see current protection flyer for price match rules.

Level Premiums								
Commission Option	Total Initial Commission	Commission Payment Schedule						Earnings period
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6+	
Option 1	130%	100%	30%	3%	3%	3%	3%	As paid
Option 2	150%	150%*	-	-	3%	3%	3%	Yr1 - 75%; Yr2 - 50%; Yr3 - 25% *100% paid in month 1, 50% paid in month 10
Option 3	180%	100%	20%	20%	20%	20%	3%	As paid
Option 4	100%	100%	12.50%	12.50%	12.50%	12.50%	12.50%	As paid
Option 5	150%	150%	-	-	3%	3%	3%	Yr1 - 75%; Yr2 - 50%; Yr3 - 25%
Option 6	180%	180%	-	-	-	-	3%	36% p.a. from Yr1 to Yr5

Indexing Premiums								
Commission Option	Total Initial Commission	Commission Payment Schedule						Earnings period
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6+	
Option 1	150%	100%	50%	3%	3%	3%	3%	As paid
Option 2	170%	150%*	20%	-	3%	3%	3%	Yr1 - 75%; Yr2 - 70%; Yr3 - 25% *100% paid in month 1, 50% paid in month 10
Option 3	200%	100%	40%	20%	20%	20%	3%	As paid
Option 4	120%	96%	36.50%*	12.50%	12.50%	12.50%	12.50%	As paid *24% initial + 12.50% renewal
Option 5	170%	150%	20%	-	3%	3%	3%	Yr1 - 75%; Yr2 - 70%; Yr3 - 25%
Option 6	200%	200%	-	-	-	-	3%	40% p.a. from Yr1 to Yr5

Commission Legend	
Initial Commission	Renewal Commission

Note: Initial commission assumes a minimum policy term of 10 years and reduces proportionately for terms of less than 10 years.

Protection

Life Choice Income Protection

Availability

Personal and Executive Clients

Minimum age next birthday at entry **19**

Maximum age next birthday at entry **60**

Minimum Term ..... **5 years**

NRA Range ..... **55 to 65 inclusive**

Minimum Cover **€5,000**

Maximum Cover **€250,000**

Premiums

Minimum Premium ..... **€15.00 per month (excluding levy)**

Frequency ..... **Monthly Direct Debit only**

Indexation rules

If indexation is selected, benefits and premiums increase by the lower of 3% and the CPI per annum.

Deferred Period Options

8, 13, 26 or 52 weeks.

Occupational Class

See our guide **here**

Key features

- Guaranteed Insurability Option
- Confirmed Income Option
- Essential Activities Benefit
- Back to Work Benefit
- For a full list of the products key features and details, please see **here**

Commission Structure			
Initial Commission	Maximum Initial Commission	Renewal Commission	Earnings Period
14.44%*term	130%	3%	16 months

Protection

Pension Term Assurance

Availability

Personal and Executive Clients

Minimum age next birthday at entry **21**

Maximum age next birthday at entry **65**

Minimum Term ..... **5 years**

NRA Range ..... **60 to 70 inclusive**

Premiums

Minimum Premium ..... **€19.00 per month (excluding levy)**

Frequency ..... **Monthly Direct Debit only**

Indexation rules

If indexation is selected, benefits and premiums increase by 5% per annum.

Price Match Rules

We price match the cheapest premium on best Advice subject to the following

- Minimum premium of €19.00 per month
- Maximum sum assured of €1,500,000
- Does not apply to indexing cases

Commission Structure			
Initial Commission	Maximum Initial Commission	Renewal Commission	Earnings Period
13%*term	130%	3%	16 months

Disclaimer

While great care has been taken in its preparation, this document is of a general nature and should not be relied on in relation to specific issues without taking appropriate financial, insurance, investment or other professional advice. The content of this document is for information purposes only and does not constitute an offer or recommendation to buy or sell any investment or to subscribe to any investment management or advisory service. In the event of any changes in taxation or legislation, New Ireland may amend the terms and conditions of the relevant contract/ fund to take account of any such changes.

The details shown above relating to these contracts/funds and their composition are as at the date of this document, and may change over time. Benefits are subject to underwriting requirements and acceptance by New Ireland. Terms and conditions apply. If there is any conflict between this document and the relevant policy conditions, the policy conditions will apply.

Payment of commission is subject to the Company's terms of business. In the event of a policy not proceeding or premiums ceasing to be paid any commission paid may be subject to clawback by the Company.

A Government levy (currently 1% of the premium amount) applies to all premiums paid to a life assurance policy.

Details correct as at August 2025 and are subject to change without notice.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

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Summary commission details for my business with Zurich Life Assurance plc

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

These details are correct as at 1st April 2020.

Single contribution products (Pensions, Investments)

	Up front commission	Trail commission
Single Contribution Pension		
Max	5.50%	0.50%
Single Contribution PRSA (Standard)		
Max	5.50%	0.00%
Single Contribution PRSA (Non-Standard)		
Max	5.0%	0.50%
Approved (Minimum) Retirement Funds		
Max	5.0%	0.50%
Annuities		
Max	3.0%	N/A
Investment Bonds		
Max	5.0%	0.50%
Trustee Investment Plans		
Max	5.0%	0.50%

Commission clawback:
Commission clawback typically does not apply on single contribution products

Regular contribution products (Pensions, Savings)

	Initial commission	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension			
Max	20.0%	3.0% renewal	0.50%
Regular Contribution PRSA (Standard)			
Max	5.0%	5.0% renewal	0.0%
Regular Contribution PRSA (Non-Standard)			
Max	5.0%	5.0% renewal	0.50%
Savings Plan			
Max	10.0%%	1.0% renewal	0.50%

Commission clawback:
Commission clawback applies over a 4 year period for all initial commission.
Commission clawback also applies over a 4 year period for any bullet commission noted.

Individual Protection

Guaranteed Term Protection & Guaranteed Mortgage Protection

	Yr1	2 – 10	11+
Max	100%	12%	3%

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

Guaranteed Whole of Life

	Yr1	2 – 5	6+
Max	90%	18%	3%

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

Group Protection

Group Life Cover

	Yr1	2	3
Max	6.0%	6.0%	6.0%

Commission clawback:
Does not apply. Commission is paid as premiums are received.

Group Permanent Health Insurance & Group Serious Illness Cover

	Yr1	2	3
Default			
Max	12.5%	12.5%	12.5%

Commission clawback:
Does not apply. Commission is paid as premiums are received.

ROYAL LONDON IRELAND

Commission Options from Royal London Ireland
Available on Life, Specified Serious Illness, Multi-Claim Protection Cover and Whole of Life

Headline Commission	133% (Indexation 150%)		160% (Indexation 180%)	180% (Indexation 200%)		
Commission Option+	A/G	B/H	C/I	D/J	E/K	F/L
Indemnity	None	Full*	Full*	None	Year 1*	Full*
Initial Payment	100%	133.33% (Indexation 150%)	160% (Indexation 180%)	100%	100%	180% (Indexation 200%)
Payment Period	16 months (Indexation 18 months)	At policy inception	At policy inception	Over 5 years (1)	Over 5 years (2)	At policy inception
Commission Paid (non-indemnity)/Earned (Indemnity)						
Year 1	100%	100%	80%	100%	100%	36% (Indexation 40%)
Year 2	33.33% (Indexation 50%)	33.33% (Indexation 50%)	20% (Indexation 40%)	20% (Indexation 40%)	20% (Indexation 40%)	36% (Indexation 40%)
Year 3	–	–	20%	20%	20%	36% (Indexation 40%)
Year 4	–	–	20%	20%	20%	36% (Indexation 40%)
Year 5	–	–	20%	20%	20%	36% (Indexation 40%)
Renewal	Month 17 (Indexation month 19)	Month 17 (Indexation month 19)	Month 61	Month 61	Month 61	Month 61

Further Commission Options from Royal London Ireland
Available on Life, Specified Serious Illness and Multi-Claim Protection Cover

Headline Commission	130% (Indexation 140%) initial/ 10% renewal from month 49	100% initial/10% renewal from month 13 (10% uplift for indexation in year 2)		Flat 22.5%	
Commission Option+	GC/GH	GA/GF	GB/GG	GD/GI	GE/GJ
Indemnity	Yes*	No	Yes*	No	Yes*
Initial Payment	130% (Indexation 140%)	100%	100%	22.5%	22.5%
Payment Period	At policy inception	1 Year	At policy inception	Earned as paid	At policy inception
Commission Paid (non-indemnity)/Earned (Indemnity)					
Year 1	100%	100%	100%	22.5%	22.5%
Year 2	10% (Indexation 20%)	10% (Indexation 20%)	10% (Indexation 20%)	22.5%	22.5%
Year 3	10%	10%	10%	22.5%	22.5%
Year 4	10%	10%	10%	22.5%	22.5%
Renewal	Month 49	Month 13	Month 13	Month 13	Month 13

+ **Commission Option refers to Royal London Ireland's internal codes for each commission option including the level/indexation variation if applicable.**
* **Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.
(1) 100% commission paid in year 1 (non-indemnity). 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).
(2) 100% commission paid up-front and earned in year 1. 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).

Please note: For indexation policies initial commission amounts in years 2–5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply.** These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London Ireland's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.



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which is registered in England, number 99064, at 80 Fenchurch Street, London, EC3M 4BY.

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ROYAL LONDON IRELAND

Income Protection Commission Options from Royal London Ireland

Headline Commission	150% (Indexation 166.67%)		180% (Indexation 200%)	200% (Indexation 220%)		
Commission Option†	AA/AG	AB/AH	AC/AI	AD/AJ	AE/AK	AF/AL
Indemnity	None	Full*	Full*	None	Year 1*	Full*
Initial Payment	100%	150% (Indexation 166.67%)	180% (Indexation 200%)	100%	100%	200% (Indexation 220%)
Payment Period	18 months (Indexation 20 months)	At policy inception	At policy inception	Over 5 years (1)	Over 5 years (2)	At policy inception
Commission Paid (non-indemnity)/Earned (indemnity)						
Year 1	100%	100%	80%	100%	100%	40% (Indexation 44%)
Year 2	50% (Indexation 66.67%)	50% (Indexation 66.67%)	40% (Indexation 60%)	40% (Indexation 60%)	40% (Indexation 60%)	40% (Indexation 44%)
Year 3	–	–	20%	20%	20%	40% (Indexation 44%)
Year 4	–	–	20%	20%	20%	40% (Indexation 44%)
Year 5	–	–	20%	20%	20%	40% (Indexation 44%)
Renewal	Month 19 (Indexation month 21)	Month 19 (Indexation month 21)	Month 61	Month 61	Month 61	Month 61

Further Income Protection Commission Options from Royal London Ireland

Headline Commission	137.5% (Indexation 147.5%) initial/ 12.5% renewal from month 49	100% initial/12.5% renewal from month 13 (12.5% uplift for indexation in year 2)		Flat 25%	
Commission Option†	HC/HH	HA/HF	HB/HG	HD/HI	HE/HJ
Indemnity	Yes*	No	Yes*	No	Yes*
Initial Payment	137.5% (Indexation 147.5%)	100%	100%	25%	25%
Payment Period	At policy inception	1 Year	At policy inception	Earned as paid	At policy inception
Commission Paid (non-indemnity)/Earned (indemnity)					
Year 1	100%	100%	100%	25%	25%
Year 2	12.5% (Indexation 22.5%)	12.5% (Indexation 22.5%)	12.5% (Indexation 22.5%)	25%	25%
Year 3	12.5%	12.5%	12.5%	25%	25%
Year 4	12.5%	12.5%	12.5%	25%	25%
Renewal	Month 49	Month 13	Month 13	Month 13	Month 13

† **Commission Option refers to Royal London Ireland's internal codes for each commission option including the level/indexation variation if applicable.**

* **Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.

(1) 100% commission paid in year 1 (non-indemnity). 40% commission paid in year 2 (with additional 20% commission in year 2 for indexation policies). 20% commission paid in years 3–5.

(2) 100% commission paid up-front and earned in year 1.40% commission paid in year 2 (with additional 20% commission in year 2 for indexation policies). 20% commission paid in years 3–5.

Please note: For indexation policies initial commission amounts in years 2–5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply**. These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London Ireland's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.



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