

## Summary commission details for our 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 1<sup>st</sup> April 2020.

### Single contribution products (Pensions, Investments)

	Up front commission	Trail commission
<b>Single Contribution Pension</b>		
Max	5.50%	0.50%
<b>Single Contribution PRSA (Standard)</b>		
Max	5.50%	0.00%
<b>Single Contribution PRSA (Non-Standard)</b>		
Max	5.0%	0.50%
<b>Approved (Minimum) Retirement Funds</b>		
Max	5.0%	0.50%
<b>Annuities</b>		
Max	3.0%	N/A
<b>Investment Bonds</b>		
Max	5.0%	0.50%
<b>Trustee Investment Plans</b>		
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
<b>Regular Contribution Pension</b>			
Max	20.0%	3.0% renewal	0.50%
<b>Regular Contribution PRSA (Standard)</b>			
Max	5.0%	5.0% renewal	0.0%
<b>Regular Contribution PRSA (Non-Standard)</b>			
Max	5.0%	5.0% renewal	0.50%
<b>Savings Plan</b>			
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.