

Summary commission details for business with Aviva

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Aviva.

These details are correct as at 1st April 2020.

Single contribution products (Pensions, Investments)

	Up Front Commission (Max.)	Trail Commission (Max.)
AMRF	5%	0.25%
ARF	5%	0.25%
Buyout Bond	5%	0.25%
Executive Pensions	5%	0.25%
Annuities	3%	-
PRSAs	4%	0.25%

Regular contribution products (Pensions, Investments)

	Up Front Commission (Max.)	Renewal Commission (Max.)
Regular Contribution Pension	25.00%	1%
Regular Contribution PRSA	22.50%	1%
Savings Plan	10.00%	1%

Individual Protection

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	140%	3%	3%	3%	3%	3%	3%	3%	3%	3%
Clawback	2 Years									

Serious Illness

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	100%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Pension Term Assurance

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	100%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Group Life

	Year 1	Year 2+
	6.00%	6.00%

Income Protection

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+
Max	75%	20%	20%	20%	20%	20%	20%	20%	20%	20%

Group Income Protection

	Year 1	Year 2+
	12.50%	12.50%