

Summary commission details for my business with Zurich Life Assurance plc.

This document provides summary details of the commission arrangements I/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.

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