

AVIVA LIFE & PENSIONS IRELAND DAC

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	22% -	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%
Range	150%						

The clawback period is up to 2 years

Personal & Executive Income Protection & Wage Protector

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

The clawback period is up to 4 years

Heritage Aviva Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a
Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.50%	n/a
Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a
Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a
Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a
Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	1%	1%	n/a
Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	40%
Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	22.50%	0.50%	n/a
Savings Plan	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	n/a

The clawback period is up to 4 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

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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	22% -	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%
Range	150%						

The clawback period is up to 2 years

Personal & Executive Income Protection & Wage Protector

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

The clawback period is up to 4 years

Heritage Aviva Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.50%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

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

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	1%	1%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	40%

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	22.50%	0.50%	n/a

Savings Plan	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	n/a

The clawback period is up to 4 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

Heritage Friends Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	7.5%	0.25%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

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

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

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

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	25%	0.75%	n/a

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	17.50%	0.25%	n/a

Savings Plan	Initial	Trail	Bullet
Default	10%	n/a	n/a
Max	10%	0.75%	n/a

The clawback period is up to 6 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

Group Life

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

Group Income Protection

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

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.

Heritage Friends Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	7.5%	0.25%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

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

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

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

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	25%	0.75%	n/a

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	17.50%	0.25%	n/a

Savings Plan	Initial	Trail	Bullet
Default	10%	n/a	n/a
Max	10%	0.75%	n/a

The clawback period is up to 6 years on Regular Premium Products, Early Encashment Charges of up to 5% on Single Premium Products.

Group Life

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

Group Income Protection

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

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