

Summary commission details for business with New Ireland

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

These details are correct as at 18th February 2021.

Single contribution products (Pensions, Investments)

| | Up Front Commission (Max.) | Trail Commission (Max.) |
|--------------------|----------------------------------|-------------------------------|
| AMRF | 3% | 0.50% |
| ARF | 3% | 0.50% |
| Buyout Bond | 3% | 0.50% |
| Executive Pensions | 3% | 0.50% |

Regular contribution products (Pensions, Investments)

| | Up Front Commission (Max.) | Renewal Commission (Max.) |
|--|----------------------------------|---------------------------------|
| Regular Contribution Pension | 25% | 3% |
| Regular Contribution PRSA | 25% | 3% |
| Regular Contribution Investment Policies | 25% | 3% |

Individual Protection

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10+ |
|----------|---------|--------|--------|--------|--------|--------|--------|--------|--------|----------|
| Max | 150% | 30% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| Clawback | 2 Years | | | | | | | | | |

Pension Term Assurance

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10+ |
|-----|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|
| Max | 130% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |

Income Protection

| | Year 1 | Year 2+ |
|--|--------|---------|
| | 75.00% | 20.00% |