

## Irish Life Brokerage (Onesource)

| Product   |                | Initial Commission (year 1) | Trail Commission               | Renewal Commission                            | Other Commission          |     |
|---|----------------|-----------------------------|--------------------------------|---|---------------------------|-----|
| <b>Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP &amp; PRB)</b> | Annual Premium | Max                         | 17.5% (1 <sup>st</sup> Bullet) | 0.5% trail                                    | 5%<br>17.5% (Bullets X 3) | N/A |
|   | Single Premium | Max                         | 5%                             | 0.75%   | N/A                       | N/A |
| <b>Unit Linked Pension products Post Retirement (ARF / AMRF)</b>            | Single Premium | Max                         | 5%                             | 0.75%   | N/A                       | N/A |
| <b>Guaranteed Annuity</b>   | Single Premium | Max                         | 3%                             |   |                           |     |
| <b>Investment Bonds</b>   | Single Premium | Max                         | 3%                             | 0.5%  | N/A                       | N/A |
| <b>Investment Only</b>  | Single Premium | Max                         | 5%                             | 0.5%  | N/A                       | N/A |
| <b>Savings Products</b>   | Annual Premium | Max                         | 5.5% (1 <sup>st</sup> Bullet)  | 0.25% trail to year 8, 0.5% trail from year 9 | 5.5%<br>Bullets X 3       | N/A |

|                          |                 | Yr1                      | Additional                                 | Renewal  |
|--------------------------|-----------------|--------------------------|--|--|
| <b>Life Assurance</b>    | <b>Option 1</b> | 100%                     | From Year 2 - 5 80%                        | From Year 6 - 3% level<br>From Year 6 - 6% indexed     |
|                          | <b>Option 2</b> | 25% level<br>28% indexed | From Year 2 - 9 25%<br>From Year 2 - 9 28% | From Year 10 - 10% level<br>From Year 10 - 13% indexed |
|                          | <b>Option 3</b> | 20% level<br>23% indexed |  | From Year 2 - 20% level<br>From Year 2 - 23% indexed   |
|                          | <b>Option 4</b> | 80% Level<br>80% Indexed |  | From Year 2 - 12%<br>From Year 2 - 15%                 |
| <b>Default Profile</b>   |                 |                          |  |  |
|                          |                 | Yr1                      | Additional                                 | Renewal  |
| <b>Income Protection</b> | <b>Max</b>      | 120%                     | From Year 2 - 5 - 60%                      | 3% level<br>6% indexed                                 |

## **Group Protection**

|                              | Renewal commission |
|------------------------------|--------------------|
| <b>Life</b>                  |                    |
| Default                      | 6%                 |
| Max                          | 6%                 |
| <b>Income protection</b>     |                    |
| Default                      | 12.5%              |
| Max                          | 12.5%              |
| <b>Serious Illness Cover</b> |                    |
| Default                      | 12.5%              |
| Max                          | 12.5%              |