Zurich Life Commission Summary

Single contribution products

	Up front commission	Clawback Period (months)	Trail commission
Single Contribution Pension			
Max	5%	0	.75%
Single Contribution PRSA			
Max	5%	0	0.50%
Approved (Minimum) Retirement Funds			
Max	5%	0	.75%
Annuities			
Max	3%	0	0
Investment Bonds			
Max	5%	0	.50%
Investment Only			
Max			

Regular contribution products

	Initial commission	Clawback Period (months)	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	20%	48	3%	0.50%
Regular Contribution PRSA				
Max	30%	48	5%	0.75%
Savings Plan				
Max	10	48	1%	.50%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	170%	12%	12%	12%	12%	12%	12%	12%	12%
Clawback	60								