New Ireland Commission Summary

Single contribution products

	Up front commission	Clawback Period (months)	Trail commission
Single Contribution Pension			
Max	5%	0	1%
Single Contribution PRSA			
Max	5.50%	60	0.50%
Approved (Minimum) Retirement Funds			
Max	5%	0	1%
Annuities			
Max	3%	0	0
Investment Bonds			
Max	4%	60	0.75%
Investment Only			
Max			

Regular contribution products

	Initial commission	Clawback Period (months)	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	20%	60	5/20%	1%
Regular Contribution PRSA				
Max	25%	60	5%	.50%
Savings Plan				
Max	15%	48	2.5%	.25%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	205%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
Clawback	60								