Irish Life Commission Summary

Single contribution products

	Up front commission	Clawback Period (months)	Trail commission
Single Contribution Pension			
Max	5%	48	.75%
Single Contribution PRSA			
Max	5.50%	60	0.50%
Approved (Minimum) Retirement Funds			
Max	5%	48	.75%
Annuities			
Max	3%	0	0
Investment Bonds			
Max	5%	60	0.50%
Investment Only			
Max			

Regular contribution products

	Initial commission	Clawback Period (months)	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	17.5%	60	5/20%	.50%
Regular Contribution PRSA				
Max	17.5%	48	5%	.50%
Savings Plan				
Max	15%	48	2.5%	.25%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	180%	15%	15%	15%	15%	15%	15%	15%	15%
Clawback	60								