



Life, Pensions & Investments Commission Summary Document

Single Contribution Products	Initial Commission	Clawback Period	Trail Commission
Single Contribution Pension			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	5 years	1% p.a.
Standard Life	5%		1% p.a.
Zurich Life	5.5%		0.5% p.a.
Single Contribution PRSA			
Aviva	4%		0.5% p.a.
Friends First	7.5%		0.25% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	7%	5 years	0.5% p.a.
Standard Life	5%		0.5% p.a.
Zurich Life	5.5%		0% p.a.
ARF			
Aviva	5%		1% p.a.
Friends First	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	n/a	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
Annuity			
Aviva	3%		n/a
Friends First	3%		n/a
Irish Life	3%		n/a
New Ireland	3%	n/a	n/a
Standard Life	3%		n/a
Zurich Life	3%		n/a
Investment Bond			
Aviva	5%		1% p.a.
BCP	2.1%		
BlackBee Investments	3%		
Broker Solutions	2.5%		
Cantor Fitzgerald Ireland Ltd.	2.25%		
Friends First	4%		0.75% p.a.
Investec Europe Limited	2.25%		
Irish Life	3%		0.5% p.a.
New Ireland	4%	3 years	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.



Regular Contribution Products	Initial Commission	Clawback Period	Renewal / Flat Commission	Trail Commission
Regular Contribution Pension				
Aviva	15%			1% p.a.
Friends First	25%			0.75% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 years	8%	1% p.a.
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 years	3%	0.5% p.a.
Regular Contribution PRSA				
Aviva	22.5%			0.5% p.a.
Friends First	17.5%			0.25% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 years	6%	0.5% p.a.
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 years	5%	0% p.a.
Savings				
Aviva	15%			1% p.a.
Friends First	10%			0.75% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	10%	5 years	2.5%	0.5% p.a.
Standard Life	15%	5 years	n/a	1% p.a.
Zurich Life	10%	4 years	1%	0.5% p.a.

Individual Protection	Yr1	Yr2	Yr3	Yr4	Yr5	Yr6	Yr7	Yr8	Yr9+	Clawback Period
Aviva	200%	30%	30%	30%	30%	30%	30%	30%	30%	2 years
Irish Life	120%	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%	5 years
Royal London	225%	0%	0%	0%	0%	3%	3%	3%	3%	5 years
Zurich Life	100%	12%	12%	12%	12%	12%	12%	12%	12%	1 year

Group Protection	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	6%		12.5%	
Irish Life	6% p.a.		12.5% p.a.	
New Ireland	15%	1 year	20%	1 year
Zurich Life	6%	n/a	12.5%	n/a



Mortgages	Commission	Clawback Period
Finance Ireland	1%	3 years
Haven	1%	3 years
ICS	1%	3 years
KBC Bank	1%	3 years
Permanent TSB	1%	3 years