Irish Life Brokerage (Onesource)									
Product				Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission		
Unit Linked Pension Products Pre-Retirement		Annual Premium		20%	0.5% trail	5% 17.5% (Bullets X 3)	N/A		
(PP, PRSA, CP & PRB)		Single Premium		5%	0.75%	N/A	N/A		
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premiu		Max	5%	0.75%	N/A	N/A		
Guaranteed Annuity	_	Single Premium		3%					
Investment Bonds	_	Single Premium		3%	0.5%	N/A	N/A		
Investment Only	_	Single Premium		5%	0.5%	N/A	N/A		
Savings Products	Annua Premiu		Max	5.5% (1 <sup>st</sup> Bullet)	0.25% trail to year 8, 0.5% trail from year	5.5% Bullets X 3	N/A		
1		Yr1		Ad	Additional		Renewal		
	Option 1	Option 1			From Year 2 - 5 20% From Year 2 - 5 20%		From Month 61 - 3% level From Month 61 – 6% indexed		
Life Assurance	Option 2	Option 2		From Yo	From Year 3 - 5 20%		From Month 61 - 3% level From Month 61 - 6% indexed		
	0 1: 0	140% level		From Ye	From Year 4 - 5 20%		From Month 61 - 3% level		
	Option 3	140% indexed		From Ye	From Year 4 – 5 20%		From Month 61 - 6% indexed		
	0 1: 1	160% level		Yea	Year 5 20%		From Month 61 - 3%level		
	Option 4	160% indexed		Yea	Year 5 20%		From Month 61 - 6% indexed		
	Option 5		180% level		n/a		From Month 61 - 3% level		
D ( 1: D ("		1809			n/a		From Month 61 - 6% indexed		
Detault Profile	Default Profile		Yr1	٨٨	Additional		Renewal		
Income Protection	Max	120%		Yea	Year 3 30% Year 6 30%		From Year 7 3% level From Year 7 6% indexed		

## **Group Protection**

	Renewal commission
Life	
Max	6%
Income protection	
Max	12.5%
Serious Illness Cover	
Max	12.5%