

Single Contribution Products

	Initial Commission	Clawback Period	Annual Trail Commission
Pension			
Max	5%	N/A	0.5%
Non-Standard PRSA			
Max	7.5%	4 Years	0.25%
Approved (Minimum) Retirement Fund			
Max	5%	N/A	0.5%
Annuity			
Max	3%	N/A	N/A
Personal/Corporate Investment			
Max	3.5%	3 Years	0.5%

Regular Contribution Products

	Initial Commission	Clawback Period	Renewal/Flat Commission	Annual Trail Commission
Pension				
Max	25%	6 Years	5%	0.5%
Non-Standard PRSA				
Max	17.5%	4 Years	5%	0.25%
Regular Savings				
Max	10%	3 Years	4%	0.5%

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