

Single Contribution Products

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

Regular Contribution Products

	Initial Commission	Clawback Period	Renewal/Flat Commission	Annual Trail Commission
Pension				
Max	25%	5 Years	8%	0.5%
Standard PRSA				
Max	25%	5 Years	6%	0.5%
Non-Standard PRSA				
Max	25%	5 Years	6%	0.5%
Regular Savings				
Max	10%	5 Years	2.5%	0.5%

Term Assurance, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
130%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Up to 2 years clawback can apply

Personal & Executive Income Protection

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
130%	3%	3%	3%	3%	3%	3%

Clawback applies in the first year

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