

Term Assurance, Mortgage Protection Plan, Personal / Executive Pension Term Assurance and Whole of Life

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
160%	-	-	-	-	3%	3%

Commission clawback applies in the first 5 years

Personal & Executive Income Protection

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
100%	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%

Commission clawback applies in the first year