

### Single Contribution Products

	<b>Initial Commission</b>	<b>Clawback</b>	<b>Annual Trail Commission</b>
Pension			
Max	5%	N/A	0.5%
Standard PRSA			
Max	5%	N/A	0.5%
Non-Standard PRSA			
Max	5%	N/A	0.5%
Approved (Minimum) Retirement Fund			
Max	5%	N/A	0.5%
Annuity			
Max	2%	N/A	N/A
Personal/Corporate Investment			
Max	4%	N/A	0.5%

### Regular Contribution Products

	<b>Initial Commission</b>	<b>Clawback Period</b>	<b>Renewal/Flat Commission</b>	<b>Annual Trail Commission</b>
Pension				
Max	25%	5 Years	5%	0.5%
Non-Standard PRSA				
Max	5%	N/A	5%	0.5%
Regular Savings				
Max	15%	5 Years	N/A	0.5%

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