

### Single Contribution Products

	Initial Commission	Clawback Period	Annual Trail Commission
Pension			
Max	5.5%	N/A	0.5%
Standard PRSA			
Max	5.5%	N/A	N/A
Non-Standard PRSA			
Max	5%	N/A	0.5%
Approved (Minimum) Retirement Fund			
Max	5%	N/A	0.5%
Annuity			
Max	3%	N/A	N/A
Personal/Corporate Investment			
Max	5%	N/A	0.5%

### Regular Contribution Products

	Initial Commission	Clawback Period	Renewal/Flat Commission	Annual Trail Commission
Pension				
Max	20%	4 Years	3%	0.5%
Standard PRSA				
Max	5%	4 Years	5%	N/A
Non-Standard PRSA				
Max	5%	4 Years	5%	0.5%
Regular Savings				
Max	10%	4 Years	1%	0.5%

### **Guaranteed Term Protection & Guaranteed Mortgage Protection**

	Yr1	2 – 10	11+
Max	100%	12%	3%

Clawback is applicable in the first year

### **Guaranteed Whole of Life**

	Yr1	2 – 5	6+
Max	90%	18%	3%

Clawback is applicable in the first year

**Willis Towers Watson Life and Pensions Ltd. t/a Willis Towers Watson is regulated by the Central Bank of Ireland. Willis Towers Watson Life and Pensions Ltd. Is a subsidiary of Willis Towers Watson Plc.**