

Summary commission details for my business with Irish Life Assurance plc

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Irish Life Assurance plc. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 14 May 2020.

Single contribution products

	Initial Commission	Clawback Period	Trail commission per annum (p.a.)
Single Contribution Pension			
	0-5%	0-5 years	0-0.5%
Single Contribution PRSA			
	0-5%	0-5 years	0-0.5%
Approved (Minimum) Retirement Funds			
	0-5%	n/a	0-0.5%
Annuities			
	0-3%	n/a	n/a
Single Premium Investment Policies			
	0-3%	0-3 years	0-0.5% p.a.

Regular contribution products

	Initial Commission	Clawback Period	Renewal / Flat Commission	Trail Commission per annum (p.a.)
Regular Contribution Pension				
	0-17.5%	5 years	0-17.5%	0-0.5%
Regular Contribution PRSA				
	0-15%	5 years	0-11.5%	0-0.5%
Regular Premium Investment Policies				
	5.5%	5 years	0-5.5%	0-0.25%

Individual protection

Year	1	2	3	4	5	6	7	8 - 10	11+
	20-120%	0-28%	0-40%	0-28%	0-28%	3-40%	3-28%	3-28%	3-23%
Clawback Period	5 years								

Group protection

	Death in Service	Income Protection/Serious Illness
Year	1+	1+
Max	6%	12.5%
Clawback Period	1 year	1 year