



FINANCIAL PRODUCT PROVIDER TEMPLATE

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension			
Aviva	3%	5 years	0.5% pa
Aviva (Heritage Friends)	3%	5 years	0.5% pa
Bespoke	1.5%	n/a	0.5% pa
Davy Select	1.5%	2 years	0.5% pa
Irish Life	3%	5 years	0.5% pa
Mercer	3%	5 years	1% pa
New Ireland	3%	5 years	0.5% pa
Standard Life	3%	5 years	0.5% pa
Zurich Life	3%	5 years	0.5% pa
Wealth Options	1.5%	n/a	0.5%
Single Contribution PRSA			
Aviva	3%	5 years	0.5% pa
Aviva (Heritage Friends)	3%	5 years	0.5% pa
Davy Select	1.5%	2 years	0.5%
Irish Life	3%	5 years	0.5%
New Ireland	3%	5 years	0.5% pa
Standard Life	3%	5 years	0.5% pa
Zurich Life	3%	5 years	0.5% pa
Approved (Minimum) Retirement Funds			
Aviva	5%	5 years	0.5% pa
Aviva (Heritage Friends)	4%	5 years	0.5% pa
Bespoke	1.5%	n/a	0.5%
Davy Select	1.5%	2 years	0.5%
Irish Life	4%	5 years	0.5%
Mercer	4.5%	5 years	1% pa
New Ireland	5%	n/a	0.5% pa
Standard Life	4%	5 years	0.5% pa
Zurich Life	4%	n/a	0.5% pa
Wealth Options	4%	n/a	0.5% pa
Investment Bonds			
Aviva	4%	5 years	0.5% pa
BCP	2.5%		0.5% pa
Blackbee Investments	3%		0.5% pa
Broker Solutions	2.5%		0.5% pa
Cantor Fitzgerald	2.25%		0.5% pa
Conexim	1.5%	n/a	0.5% pa
Davy Select	1.5%		0.5% pa
Greenman Open	1.5%		0.5% pa



Group protection

	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	6%		12.5%	
Irish Life	6% pa		12.5% pa	
New Ireland	15%	1 year	20%	1 year
Zurich Life	6%	n/a	12.5%	n/a