

## Our Charges

Maple Financial act as Broker between you, the consumer, and the product provider with whom we place your business.

## The background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all Brokers, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the Broker which it has agreed with its product producers.

## What is commission?

For the purpose of this document, commission is the payment earned by the Broker for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally related to the quantity or value of the products sold.

We are remunerated by commission and other payments from product producers. When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider. Our Brokerage commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors: The factors that may impact a variation in charges include;

- Client segmentation
- Adviser discretion
- Competitive pressures
- Investment/pensions/saving size
- Schemes size
- Term/timeline of a policy or service
- Complexity of advice
- Preferential terms in the market, available to a Brokerage & client at the time

There are different types of commission models:

Single commission model:

where payment is made to the Broker shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Recurring commission model:

For Pensions, Savings & Investments recurring commission refers to further payments at intervals that are paid throughout the life span of the product & may be based on a percentage of the value of the fund or the annual premium.

For Protection products recurring commissions refers to further payments at intervals that are paid throughout the life span of the product & are based on the annual premium.

Indemnity commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to Brokers in order to assist with set up costs or business development.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and Recurring Commission (related to premium)

Recurring Commission is the ongoing remuneration facilitated on a financial advice product to allow for the ongoing service, administration & review processes that are linked to financial advice for Protection, Pensions, Investments & Savings products. Recurring commission can also be described as trail or fund-based renewal commission on Pensions/Investments/Savings, or renewal commission on Protection. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is based on the value of the fund.

Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

## Clawback

Clawback is an obligation on the Broker to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the Broker must return commission to the product producer.

## Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees. Include arrangements etc

## Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the maximum our Brokerage will take and is subject to change, in certain cases our Brokerage may take a different remuneration than the enclosed percentages/amounts. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client-by-client basis.

## Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of non-monetary benefits such as:

Attendance at product provider seminars

Assistance with Advertising/Branding

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

## Aviva Life & Pensions Ireland DAC

### Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Term Protection	150%	22%	24

### Single Premium PRSA

Product	Initial %	Recurring %
Single Premium PRSA	4%	0.5%

### Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Specified	150%	22%	24

### Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Savings	15%	1%	48

### Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Pension Term	150%	22%	24

### **Personal Retirement Savings Account RP (PRSA)**

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Regular Premium PRSA	22.5%	0.5%	48

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
PRB	5.25%	1%

### **Income Protection**

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Income Protection	200%	30%	48

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
Investments	3%	1%

### **Group Life Protection**

Product	Initial %	Recurring %
Group Life	6%	6%

### **Group Income Protection**

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

### **Defined Contribution Pension**

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Regular Premium	20%	1%	48
Single premium	5.25%	1%	—

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
ARF	3%	1%

## **Annuity**

The Annuity contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

## **BCP**

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	2.5%

## **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial €	Recurring %
ARF	No	0.75%

## **Broker Solutions**

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	3%

## **Cantor Fitzgerald Ireland Ltd**

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	3%

## **Conexim**

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Recurring Commission %
Investments	0.75%



## **J & E Davy**

### **Personal Retirement Savings Account RP (PRSA)**

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRSA	0.5%	0.5%

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	0.5%	0.5%

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	0.5%	0.5%

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a

particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
ARF	0.5%	0.5%

## **Irish Life Assurance plc**

### **Whole of Life Protection**

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Whole of Life	100%	28%	60

### **Term Life Protection**

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Term Protection	100%	28%	60

### **Single Premium PRSA**

Product	Initial %	Recurring %
Single Premium PRSA	5%	0.75%

### **Specified Illness**

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period

of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Specified	100%	28%	60

### **Savings**

The Savings contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Savings	5.5%	0.5%	5.5%	48

### **Pension Term**

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Pension Term	100%	15%	60

### **Personal Retirement Savings Account RP (PRSA)**

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium PRSA	17.5%	0.5%	5%	48

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
PRB	5%	0.75%

### **Income Protection**

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Income Protection	120%	30%	60

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
Investments	3%	0.5%

### **Group Life Protection**

Product	Initial %	Recurring Commission %
Group Life	6%	6%

### **Group Income Protection**

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

### **Defined Contribution Pension**

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium	17.5%	0.5%	5%	48
Single premium	5%	0.75%		

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
ARF	3%	0.75%

### **Annuity**

The Annuity contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

## **NewCourt Retirement Fund Managers Ltd**

### **Personal Retirement Savings Account RP (PRSA)**

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Recurring %
PRSA	0.25%

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
PRB	1%	0.25%
PRB	—	0.25%

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	1%	0.25%
ARF	—	0.25%

## **New Ireland Assurance Company plc**

### **Term Life Protection**

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Term Protection	225%	50%	60

### **Single Premium PRSA**

Product	Initial %	Recurring %	Clawback Period
Single Premium PRSA	7%	0.5%	60

### **Specified Illness**

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Specified	225%	50%	60

### **Savings**

The Savings contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	2.5%	60

### **Pension Term**

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Pension Term	225%	50%	60

### **Personal Retirement Savings Account RP (PRSA)**

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium PRSA	25%	0.5%	6%	60

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
PRB	5%	1%	60



### **Income Protection**

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Income Protection	225%	50%	60

### **Investment**

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Investments	3%	1%	36

### **Group Life Protection**

Product	Initial %	Recurring %	Clawback Period (Months)
Group Life	20%	20%	12

### **Group Income Protection**

Product	Initial %	Recurring %	Clawback Period (Months)
Group IP	20%	20%	12

### **Defined Contribution Pension**

A Defined Contribution Product typically provides for an Initial Commission as outlined. below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium	25%	1%	8%	60
Single premium	5%	1%	-	60

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
ARF	3%	1%

### **Annuity**

The Annuity contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

### **Royal London Insurance DAC**

#### **Whole of Life Protection**

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Whole of Life	200%	36%	60

### **Term Life Protection**

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Term Protection	200%	36%	60

### **Specified Illness**

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Specified	225%	36%	60

### **Pension Term**

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Pension Term	225%	36%	60

### **Personal Retirement Bond (PRB)**

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Personal Retirement Bond	5%

### **Income Protection**

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Income Protection	225%	60%	60

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
ARF	5%

### **Zurich Life Assurance plc**

#### **Whole of Life Protection**

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Whole of Life	90%	18%	12

### **Term Life Protection**

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Term Protection	170%	12%	12

### **Single Premium PRSA**

Product	Initial %	Recurring %
Single Premium PRSA	5%	0.75%

### **Specified Illness**

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Specified	100%	12%	12

### **Savings**

The Savings contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	1%	48

## Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Pension Term	100%	12%	12

## Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium PRSA	30%	0.75%	5%	48

## Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.5%

## Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %
Investment	3%	0.5%

### **Group Life Protection**

Product	Initial %	Recurring %
Group Life	6%	6%

### **Group Income Protection**

Product	Initial %	Recurring %
Group IP	12.5%	12.5%

### **Defined Contribution Pension**

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Renewal	Clawback Period (Months)
Regular Premium	20	0.5%	3%	48
Single premium	5.5	0.5%	—	—

### **Cancer Cover**

A Cancer Cover Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service, and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring %	Clawback Period (Months)
Cancer Cover	100%	12%	12

### **Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)**

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	3%	0.5%

### **Annuity**

The Annuity contract typically provides for an Initial Commission as outlined below. Brokers may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ‘clawback’ some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%