Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max	17.5% (1st Bullet)	0.5% trail	5% 17.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max	5%	0.75%	N/A	N/A
Guaranteed Annuity	Single Premium	Max	3%			
Investment Bonds	Single Premium	Max	3%	0.5%	N/A	N/A
Investment Only	Single Premium	Max	5%	0.5%	N/A	N/A
Savings Products	Annual Premium	Max	5.5% (1st Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A

		Yr1	Additional	Renewal
Life Assurance	**Option 1**	100%	From Year 2 - 5 80%	From Year 6 - 3% level
				From Year 6 - 6% indexed
	Option 2	25% level	From Year 2 - 9 25%	From Year 10 - 10% level
		28% indexed	From Year 2 - 9 28%	From Year 10 - 13% indexed
	Option 3	20% level		From Year 2 - 20% level
		23% indexed		From Year 2 - 23% indexed
	Option 4	80% Level		From Year 2 - 12%
		80% Indexed		From Year 2 - 15%
Default Profile				
		Yr1	Additional	Renewal
Income Protection	**Max**	120%	From Year 2 - 5 - 60%	3% level
				6% indexed

Product		Renewal commission
Group Protection	**Life**	
	Max	6%
	Income protection	
	Max	12.5%
	Serious Illness Cover	
	Max	12.5%