

Outlined below is a list of the providers that we deal with:

Single Contribution Products	Initial Commission	Clawback Period	Trail Commission
Single Contribution: Pension			
Aviva	5%		1% p.a
Davy Select			0.50%
Friends First	5%		0.75% p.a
Irish Life	5%		0.75% p.a
New Ireland	5%	5 Years	1% p.a
Standard Life	5%		1% p.a
Zurich Life	5.5%		0.50% p.a

Single Contribution Products	Initial Commission	Clawback Period	Trail Commission
Single Contribution PRSA			
Aviva	4%		0.50% p.a
Davy Select			0.50%
Friends First	7.5%		0.25% p.a
Irish Life	5%		1% p.a
New Ireland	7%	5 Years	0.5% p.a
Standard Life	5%		0.50%
Zurich Life	5.5%		0% p.a
ARF /AMRF			
Aviva	5%		1% p.a
Davy Select			0.50%
Friends First	5%		0.75% p.a
Irish Life	5%		0.75% p.a
New Ireland	5%	n.a	1% p.a
Standard Life	4%		1% p.a
Zurich Life	3%		0.50% p.a

Single Contribution Products	Initial Commission	Clawback Period	Trail Commission
Annuity			
Aviva	3%		n.a
Friends First	3%		n.a
Irish Life	3%		n.a
New Ireland	3%	n.a	n.a
Zurich Life	3%		n.a

Investment Bond			
Aviva	5%		1% p.a
Cantor Fitzgerald Ireland Ltd.	2.25%		
Davy Select			0.50%
Friends First	4%		0.75% p.a
Irish Life	3%		0.50% p.a
New Ireland	4%	3 Years	1% p.a
Standard Life	4%		1% p.a
Zurich Life	5%		0.50% p.a

Regular Contribution Products	Initial Commission	Clawback Period	Trail Commission
Regular Contribution Pension			
Aviva	15%		1% p.a
Davy Select			0.50%
Friends First	25%		0.75% p.a
Irish Life	17.5%		0.50% p.a
New Ireland	25%	5 Years	1% p.a
Standard Life	25%		1% p.a
Zurich Life	20%	4 Years	0.50% p.a
Regular Contribution PRSA			
Aviva	15%		1% p.a
Davy Select			0.50%
Friends First	17.5%		0.25% p.a
Irish Life	17.5%		0.50% p.a
New Ireland	25%	5 Years	0.50% p.a
Standard Life	5%		0.50% p.a
Zurich Life	5%	4 Years	0% p.a

Regular Contribution Products	Initial Commission	Clawback Period	Trail Commission
Savings			
Aviva	15%		1% p.a
Davy Select			0.50%
Friends First	10%		0.75% p.a
Irish Life	5.5%		0.50% p.a
New Ireland	10%	5 Years	0.50% p.a
Standard Life	15%	5 Years	1% p.a
Zurich Life	10%	4 Years	0.50% p.a

Individual Protection	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9+	Clawback Period
Aviva	200%	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120%	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%	5 Years
Royal London	225%	0%	0%	0%	0%	3%	3%	3%	3%	5 Years
Zurich Life	100%	12%	12%	12%	12%	12%	12%	12%	12%	1 Year

Group Protection	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	6%		12.5%	
Irish Life	6% p.a		12.5% p.a	
New Ireland	15%	1 Year	20%	1 Year
Zurich Life	6%	n.a	12.5%	n.a