

PHOENIX IRELAND

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension			
Max	2%	Full commission clawback if Policy is wound back Cancellation in cooling off period	Not applicable
Single Contribution PRSA			
Max	Not applicable	Not applicable	Not applicable
Approved (Minimum) Retirement Funds			
Max	Not applicable	Not applicable	Max 0.5%
Annuities			
Max	Not applicable	Not applicable	Not applicable
Investment Bonds			
Max	Not applicable	Not applicable	Max 0.5%
Investment Only			
Max	Not applicable	Not applicable	Not applicable

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	Max 60%	Full commission clawback if Policy is wound back Cancellation in cooling off period	0.05%	Not applicable
Regular Contribution PRSA				
Max	Not applicable	Not applicable	Not applicable	Not applicable
Savings Plan				
Max	Not applicable	Not applicable	4%, of premium	Not applicable

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	IC 4.5 x term <max 90%> RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%
Clawback	Full commission clawback if Policy is wound back Cancellation in cooling off period								