

New Ireland Assurance Company plc



Term Life Protection

A Term Life Protection Product provides for an initial upfront 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 % | Renewal % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 | Clawback Yr. 5 |
|-----------------|-----------|-----------|----------------|----------------|----------------|----------------|----------------|
| Term Protection | 125% | 3% | 100% | 100% | - | - | - |

Specified Illness

A Specified Illness Product provides for an initial upfront 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 % | Renewal % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 | Clawback Yr. 5 |
|-----------|-----------|-----------|----------------|----------------|----------------|----------------|----------------|
| Specified | 125% | 3% | 100% | 100% | - | - | - |

Savings

A Savings Product typically provides for an Initial (upfront) Commission as outlined below. 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 % | Trail % | Renewal % | Fund Based % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 |
|---------|-----------|---------|-----------|--------------|----------------|----------------|----------------|----------------|
| Savings | 10% | - | - | 0.25% | 5% | 5% | 3% | 1% |

Pension Term

| Product | Initial € | Initial % | Trail % | Renewal % | Fund Based % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 | Clawback Yr. 5 |
|--------------|-----------|-----------|---------|-----------|--------------|----------------|----------------|----------------|----------------|----------------|
| Pension Term | - | 125% | - | 3% | - | 100% | 100% | - | - | - |

Personal Retirement Savings Account

A Personal Retirement Savings Account or PRSA typically provides for an Initial (upfront) Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client to allow for a provide a Fund Based/Recurring commission/fee that's based on the performance of the fund the client is invested in, again with certain restrictions. 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 % | Trail % | Renewal % | Fund Based % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 |
|---------|-----------|---------|-----------|--------------|----------------|----------------|----------------|----------------|
| PRSA | 7% | 0.5% | - | - | 5% | 5% | 3% | 1% |

Personal Retirement Bond

The Pension Retirement Bond typically provides for an Initial (upfront) Commission as outlined below. Brokerages may also agree with a client to allow for a provide a Fund Based commission/fee that's based on the performance of the fund the client is invested in. 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 % | Trail % | Fund Based % | Renewal % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 |
|---------|-----------|---------|--------------|-----------|----------------|----------------|----------------|----------------|
| PRB | 5% | - | 0.5% | - | 5% | 5% | 3% | 1% |

Mortgage Protection

A Mortgage Protection Product provides for an initial upfront 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 % | Renewal % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 | Clawback Yr. 5 |
|---------------------|-----------|-----------|----------------|----------------|----------------|----------------|----------------|
| Mortgage Protection | 125% | 3% | 100% | 100% | - | - | - |

Income Protection

An Income Protection Product provides for an initial upfront 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 % | Renewal % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 | Clawback Yr. 5 |
|-------------------|-----------|-----------|----------------|----------------|----------------|----------------|----------------|
| Income Protection | 125% | 3% | 100% | 100% | - | - | - |

Defined Contributions

A Defined Contribution Product typically provides for an Initial (upfront) Commission as outlined below. Brokerages may also agree with a client to allow for a provide a Fund Based/recurring commission/fee that's based on the performance of the fund the client is invested in. 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 % | Trail % | Renewal % | Fund Based % | Clawback Yr. 1 | Clawback Yr. 2 | Clawback Yr. 3 | Clawback Yr. 4 |
|-------------------------|-----------|---------|-----------|--------------|----------------|----------------|----------------|----------------|
| Regular Premium pension | 25% | 1% | 8% | - | 5% | 5% | 3% | 1% |
| Single premium pension | 5% | 1% | - | - | 5% | 5% | 3% | 1% |