**New Ireland Assurance Company plc**

**Single contribution products**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Initial Commission | Clawback Period | Trail commission per annum (p.a.) |
| **Single Contribution Pension** |  |  |  |
| Max | 5% | 5 years | 1% p.a. |
| **Single Contribution PRSA** |  |  |  |
| Max | 7% | 5 years | 0.5% p.a. |
| **Approved (Minimum) Retirement Funds** |  |  |  |
| Max | 5% | n/a | 1% p.a. |
| **Annuities** |  |  |  |
| Max | 3% | n/a | n/a |
| **Single Premium Investment Policies** |  |  |  |
| Max | 4% | 3 years | 1% p.a. |

**Regular contribution products**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Initial Commission | Clawback Period | Renewal / Flat Commission | Trail Commissionper annum (p.a.) |
| **Regular Contribution Pension** |  |  |  |  |
| Max | 25% | 5 years | 8% p.a. | 1% p.a. |
| **Regular Contribution PRSA** |  |  |  |  |
| Max | 25% | 5 years | 6% p.a. | 0.5% p.a. |
| **Regular Premium Investment Policies** |  |  |  |  |
| Max | 10% | 5 years | 2.5% p.a. | 0.5% p.a. |

**Individual protection**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
| Max | 225% | 50% | 20% | 20% | 20% | 12.5% | 12.5% | 12.5% | 12.5% |
| Clawback Period | 5 years |

**Group protection**

|  |  |  |
| --- | --- | --- |
|  | Death in Service | Permanent Health Insurance |
| Year | 1+ | 1+ |
| Max | 15% | 20% |
| Clawback Period | 1 year | 1 year |