Summary of fees and commission

Our Remuneration

We, Cannon Financial Planning act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The Background

Pursuant to Regulation 32 of the Consumer Protection Code 2025, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

What is Commission?

Commission is payment that may be earned by an intermediary for work undertaken for both provider and consumer.

There are different types of remuneration and different commission models:

Single commission model: where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Trail/Renewal commission model: Further payments at intervals are paid throughout the life span of the product.

Indemnity Commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

Sustainability Factors- Investments/IBIPs/Pension Advice

We take due care so that our internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in

relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider.

General Insurance Products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single or standard commission model, based on the amount of premium charged for the insurance product.

Profit Share Arrangements

In some cases, the intermediary may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Life Assurance/Investments/Pension Products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail (relating to accumulated fund).

Trail commission, bullet commission, fund based, flat commission or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up though an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Life Assurance products fall into either individual or group protection policies and Investment/Pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid

directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

Attendance at product provider seminars
Assistance with Advertising/Branding

Cannon Financial Planning commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors:

Intermediary discretion
Whether the level of commission is negotiable
Client relationship
Length of time of the policy
Amount of investment
Length of investment
Commercial decision

- Complexity of the case
- Product constraints by the product provider

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

- ## Aviva Life & Pensions Ireland DAC
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- ### Term Life Protection
- A Term Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)

Term Protection	200%	22%	24

- **Single Premium PRSA**

PRODUCT	INITIAL %	RECURRING %
Single Premium PRSA	4%	0.5%

- **Specified Illness**
- A Specified Illness Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Specified	200%	22%	24

- **Savings**
- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Savings	15%	1%	48

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Regular Premium PRSA	22.5%	0.5%	48

- **Personal Retirement Bond (PRB)**
- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
PRB	5%	1%

- **Mortgage Protection**
- A Mortgage Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Mortgage Protection	200%	22%	24

- **Income Protection**
- An Income Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)

Income Protection	200%	30%	48

- **Investment**
- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
Investments	5%	1%

- **Defined Contribution Pension**
- A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Master Trust- Regular Contributions	20%	-	5%	-
Master Trust- Single Contribution	5%	-	-	-
Regular Premium pension	15%	1%	-	48
Single premium pension	5%	1%	-	-

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.

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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	5%	1%

- ## Irish Life Assurance plc

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- ### Whole of Life Protection
- The Whole of Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Whole of Life	100%	28%	60

- ### Term Life Protection
- A Term Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Term Protection	120%	28%	60

- ### Single Premium PRSA

PRODUCT	INITIAL %	RECURRING %

Single Premium PRSA	5%	0.75%

- **Specified Illness**
- A Specified Illness Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Specified	120%	28%	60

- **Savings**
- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Savings	5.5%	0.5%	5.5%	48

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium PRSA	17.5%	0.5%	5%	48

- **Personal Retirement Bond (PRB)**

- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
PRB	5%	0.75%

- **Mortgage Protection**
- A Mortgage Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Mortgage Protection	120%	28%	60

- **Income Protection**
- An Income Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Income Protection	120%	30%	60

- **Investment**
- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
Investments	3%	0.5%

- **Defined Contribution Pension**
- A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium pension	17.5%	0.5%	5%	48
Single premium pension	5%	0.75%	-	-

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.
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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	5%	0.75%

- **New Ireland Assurance Company plc**
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- **Term Life Protection**
- A Term Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Term Protection	225%	50%	60

- **Single Premium PRSA**

PRODUCT	INITIAL %	RECURRING %	CLAWBACK PERIOD
Single Premium PRSA	10%	0.5%	60

- **Specified Illness**
- A Specified Illness Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Specified	225%	50%	60

- **Savings**
- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Savings	10%	0.5%	2.5%	60

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that

may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium PRSA	25%	0.5%	6%	60

- **Personal Retirement Bond (PRB)**
- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
PRB	5%	1%	60

- **Mortgage Protection**
- A Mortgage Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Mortgage Protection	225%	50%	60

- **Income Protection**
- An Income Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Income Protection	225%	50%	60

- **Investment**
- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Investments	4%	1%	36
Regular Contribution Investment Policy	15%	0.5%	60
Regular Contribution PRSA	25%	0.5%	60
Regular Contribution Pensions	25%	1%	60

- **Defined Contribution Pension**
- A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium pension	25%	1%	8%	60

Single premium pension	5%	1%	-	60

- ## Approved Retirement Fund (ARF)
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.
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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	5%	1%

- ## Royal London Insurance DAC
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- ## Whole of Life Protection
- The Whole of Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Whole of Life	225%	36%	60

- ## Term Life Protection
- A Term Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)

Term Protection	225%	36%	60

- **Specified Illness**
- A Specified Illness Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Specified	225%	36%	60

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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
PRSA	22.5%	5%

- **Personal Retirement Bond (PRB)**
- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %
Personal Retirement Bond	5%

- **Mortgage Protection**
- A Mortgage Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Mortgage Protection	225%	36%	60

- **Income Protection**
- An Income Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Income Protection	225%	60%	60

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.
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PRODUCT	INITIAL %
ARF	5%

- **Standard Life International dac**
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- **Single Premium PRSA**

PRODUCT	INITIAL %	RECURRING %

Single Premium PRSA	5%	0.5%

- **Savings**
- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Savings	15%	1%	60

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL
Regular Premium PRSA	5%	0.5%	5%

- **Personal Retirement Bond (PRB)**
- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
PRB	5%	1%

- **Investment**
- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may

be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
Investment	4%	1%

- **Defined Contribution Pension**
- A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium pension	25%	1%	5%	60
Single premium pension	5%	1%	-	48

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.
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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	4%	1%

- **Zurich Life Assurance plc**
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- **Whole of Life Protection**
- The Whole of Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Whole of Life	100%	18%	12

- **Term Life Protection**
- A Term Life Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Term Protection	100%	40%	12

- **Single Premium PRSA**

PRODUCT	INITIAL %	RECURRING %
Single Premium PRSA	5%	0.75%

- **Specified Illness**
- A Specified Illness Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Specified	100%	12%	12

- **Savings**

- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Savings	10%	0.5%	1%	48

- **Personal Retirement Savings Account RP (PRSA)**
- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium PRSA	5%	0.75%	5%	48

- **Personal Retirement Bond (PRB)**
- The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
PRB	5.5%	0.5%

- **Mortgage Protection**
- A Mortgage Protection Product provides for an initial 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Mortgage Protection	100%	40%	12

- **Investment**
- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
Investment	5%	0.5%

- **Defined Contribution Pension**
- A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL	CLAWBACK PERIOD (MONTHS)
Regular Premium pension	20%	0.5%	3%	48
Single premium pension	5.5%	0.5%	-	-

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.

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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	5%	0.5%

- Allianz Global Life dac

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- Single Premium PRSA

PRODUCT	INITIAL %	RECURRING %
Single Premium PRSA	4%	0.75%

- Savings

- The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	CLAWBACK PERIOD (MONTHS)
Savings	15%	0.5%	60

- Personal Retirement Savings Account RP (PRSA)

- A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %	RENEWAL
Regular Premium PRSA	20%	1%	2%

- Investment

- An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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 %	RECURRING COMMISSION %
Investment	5%	1%

- **Approved Retirement Fund (ARF)**
- An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. 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.
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PRODUCT	INITIAL %	RECURRING COMMISSION %
ARF	4%	1%