

| Product  |                |                | Initial Commission (year 1)       | Trail Commission                              | Renewal Commission           | Other Commission |
|--|----------------|----------------|-----------------------------------|---|------------------------------|------------------|
| Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB) | Annual Premium | Max            | 17.5%<br>(1 <sup>st</sup> Bullet) | 0.5% trail                                    | 5%<br>17.5%<br>(Bullets X 3) | N/A              |
|  |                | Single Premium | 5%                                | 0.75%   | N/A                          | N/A              |
| Unit Linked Pension products Post Retirement (ARF / AMRF)        | Single Premium | Max            | 5%                                | 0.75%   | N/A                          | N/A              |
|  |                | Single Premium | 3%                                |   |                              |                  |
| Guaranteed Annuity   | Single Premium | Max            | 3%                                |   |                              |                  |
|  |                | Single Premium | 3%                                | 0.5%  | N/A                          | N/A              |
| Investment Bonds   | Single Premium | Max            | 5%                                | 0.5%  | N/A                          | N/A              |
|  |                | Single Premium | 5%                                | 0.5%  | N/A                          | N/A              |
| Savings Products   | Annual Premium | Max            | 5.5%<br>(1 <sup>st</sup> Bullet)  | 0.25% trail to year 8, 0.5% trail from year 9 | 5.5%<br>Bullets X 3          | N/A              |

|                   |             | Yr1         | Additional (annual)      | Renewal (annual)                                 |
|-------------------|-------------|-------------|--------------------------|--|
| Protection        | Option 1    | 100%        | From Year 2 - 5: 20%     | From Year 6: 3% level<br>From Year 6: 6% indexed |
|                   | Option 2    | 25% level   | From Year 2 - 10: 25%    | From Year 11: 10% level                          |
|                   |             | 28% indexed | From Year 2 - 10: 28%    | From Year 11: 13% indexed                        |
|                   | Option 3    | 20% level   |                          | From Year 2: 20% level                           |
| 23% indexed       |             |             | From Year 2: 23% indexed |  |
| Option 4          | 80% Level   |             | From Year 2: 12% level   |  |
|                   | 80% Indexed |             | From Year 2: 15% indexed |  |
| Default Profile   |             |             |                          |  |
|                   |             | Yr1         | Additional               | Renewal (annual)                                 |
| Income Protection | Max         | 120%        | Year 3 & Year 6: 30%     | From Year 7: 3% level                            |
|                   |             |             |                          | From Year 7: 6% indexed                          |

### Group Protection

|                       | Renewal commission |
|-----------------------|--------------------|
| Life                  |                    |
| Max                   | 6%                 |
| Income protection     |                    |
| Max                   | 12.5%              |
| Serious Illness Cover |                    |
| Max                   | 12.5%              |