

## Summary commission details for my business with Standard Life

This document provides summary details of the maximum commission arrangements I/we have in place for unit-linked and protection business with Standard Life. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 1<sup>st</sup> April 2020.

### Single contribution products (Pensions, Investments)

Single Contribution Products	Initial Commission	Clawback Period	Trail Commission
Pensions (max)	3%		0.25% p.a.
PRSA (max)	2%		0.25% p.a.
AMRF / ARF (max)	4%		1.0% p.a.
Annuity (max)	2%		
Investments (max)	4%		1.0% p.a.

#### Commission clawback:

Commission clawback typically does not apply on single contribution products

### Regular contribution products (Pensions, Savings)

Regular Contribution Products	Initial Commission	Clawback Period	Renewal / Flat Commission	Trail Commission
Pension (max)	25%	5 years	5%	1.0% p.a.
PRSA (max)	10%		5%	0.25% p.a.
Savings(max)	15%	5 years	n/a	1.0% p.a.