

New Ireland Assurance Company plc

Single Contribution Products	Max Initial Commission	Max Clawback Period	Max Trail Commission per annum
Pensions	5%	5 years	1%
PRSAs	10%	5 years	0.50%
Approved Retirement Funds	5%	n/a	1%
Annuities	3%	n/a	n/a
Investment Policies	5%	3 years	1%

Regular Contribution Products	Max Initial Commission	Max Clawback Period	Max Renewal/Flat Commission	Max Trail Commission per annum	
Pensions	25%	5 years	8% p.a.	1%	
PRSAs	25%	5 years	6% p.a.	0.50%	
Investment Policies	15%	5 years	2.5% p.a.	0.50%	

Protection Products taken out by individual consumers									
(i.e. life, mortgage protection, serious illness and income protection policies)									
Year	1	2	3	4	5	6	7	8	9+
Max Commission	255%	50%	20%	20%	20%	12.50%	12.50%	12.50%	12.50%
Clawback Period	5 years								

Protection products taken out by employers on behalf of employees	Death in Service	Permanent Health Insurance
Year	1+	1+
Maximum Commission	15%	20%
Clawback Period	1 year	1 year

Information correct as at 16 October 2023 and may be subject to change. New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.