**FINANCIAL PRODUCT PROVIDER TEMPLATE**

**Single contribution products**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Up front commission | Clawback Period | Trail commission |
| **Single Contribution Pension** |  |  |  |
| Max | 2% | Full commission clawback if Policy is wound back Cancellation in cooling off period | Not applicable |
| **Single Contribution PRSA** |  |  |  |
| Max | Not applicable | Not applicable | Not applicable |
| **Approved (Minimum) Retirement Funds** |  |  |  |
| Max | Not applicable | Not applicable | Max 0.5% |
| **Annuities** |  |  |  |
| Max | Not applicable | Not applicable | Not applicable |
| **Investment Bonds** |  |  |  |
| Max | Not applicable | Not applicable | Max 0.5% |
| **Investment Only** |  |  |  |
| Max | Not applicable | Not applicable | Not applicable |

**Regular contribution products**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Initial commission | Clawback Period | Renewal / Bullet Commission | Trail commission |
| **Regular Contribution Pension** |  |  |  |  |
| Max | Max 60% | Full commission clawback if Policy is wound back Cancellation in cooling off period | 0.05% | Not applicable |
| **Regular Contribution PRSA** |  |  |  |  |
| Max | Not applicable | Not applicable | Not applicable | Not applicable |
| **Savings Plan** |  |  |  |  |
| Max | Not applicable | Not applicable | 4%, of premium | Not applicable |

**Individual protection**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Yr1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
| Max | IC 4.5 x term <max 90%> RC 3% | RC 3% | RC 3% | RC 3% | RC 3% | RC 3% | RC 3% | RC 3% | RC 3% |
| Clawback | Full commission clawback if Policy is wound back Cancellation in cooling off period |  |  |  |  |  |  |  |  |

**Group protection : Not applicable**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Yr1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
| Max |  |  |  |  |  |  |  |  |  |
| Clawback |  |  |  |  |  |  |  |  |  |

Or if different rates apply:

**Group protection**

|  |  |  |
| --- | --- | --- |
|  | Death in Service | Permanent Health Insurance |
|  | Yr 1+ | Yr 1+ |
| Max |  |  |