

# FINANCIAL PRODUCT PROVIDER TEMPLATE

## Single contribution products

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

## Regular contribution products

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

