

Remuneration

We, Heffernan Insurances & Investments Ltd act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The Background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is commission?

For the purpose of this document, commission is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the quantity or value of the products sold.

There are different types of commission models:

Single commission model:	where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.
Trail/Renewal commission model:	Further payments at intervals are paid throughout the life span of the product.
Indemnity commission	Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

General insurance products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single or standard commission model, based on the amount of premium charged for the insurance product.

Profit Share arrangements

In some cases, the intermediary may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail relating to accumulated fund.

Trail commission, bullet commission, fund based or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Credit Products/Mortgages

Commission may be earned by intermediaries for arranging credit for consumers, such as mortgages. The single, or standard, commission model is the most common commission model applied to the sale of mortgage products by mortgage credit intermediaries (Mortgage Broker).

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees. Include arrangements etc

Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the maximum our Brokerage will take and is subject to change, in certain cases our Brokerage may take a different remuneration than the enclosed percentages/amounts. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client by client basis.

Other Fees, Administrative Costs/ Non-Monetary Benefits

[Click here to see our terms of business and Schedule of Fees](#)

The firm may also be in receipt of non-monetary benefits such as:

- Attendance at product provider seminars
- Assistance with Advertising/Branding

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

Allianz Plc.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
PFP Professional Indemnity	€19	20%
Professional Indemnity	-	15%
SPI - Propert Indemnity	-	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Contingency	15%
Motor Contingency	15%
Multi Vehicle	5%
OGR Motor - Own Goods	5%
Private Car	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
CGL Cargo Liability	19%
Employers Liability	6%
LIA Combined Liability - EL	6%
LIA Combined Liability - PL	10%
LIN Combined Liability NI - EL	6%
LIN Combined Liability NI - PL	10%
Products Liability	10%
Public Liability	10%
Sports Liability	12%
Transit Liability	18%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Accidental Damage	10%
Fire Only	15%
Fire Schedule	12%
Fire/Perils	15%
Glass	15%

Holiday Home 15%

Theft 15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Agricultural Vehicle	0.5%
Apartment Block	17.5%
Aviation	10%
BMR Business - Commercial Motor	5%
Bond	7.5%
Bond	10%
Business Interruption	15%
CBR Combined Property	15%
CGD Cargo Goods	19%
CMP Computer	15%
CPR Commercial Construction	6%
Caravan	15%
Combined Traders	15%
Commercial Combined	15%
Commercial Vehicle	5%
Computer	15%

Contractors Works	15%
Credit and Guarantee	10%
ENG Engineering	15%
Engineering Business Interruption	15%
Engineering Insurance Inspection	15%
Fleet Insurance	5%
Goods in Transit	19%
HHR Combined House Insurance	20%
HPR Personal lines household	15%
HPY Hospitality	15%
Hackney	10%
Hackney - Limousine	10%
Horses	15%
Hull Insurance	10%
Internal Risks	10%
Internal Risks	15%
Internal Risks	15%
LPR Landlord House Insurance	15%
Livestock	15%
Loss of Profits	12%
MFR Motor - Fleet	5%

MTR Motor - Road Risks	5%
Marine	18%
Marine: Small Craft	15%
Money	15%
Motor Trader Combined 5%	10%
Motor Traders Combined BI	15%
Motor Traders Combined CMF	15%
Motor Traders Combined EL	15%
Motor Traders Combined GAP	15%
Motor Traders Combined PL	15%
Motor Traders Combined PRL	15%
OFM Office	15%
POP Property Owner	15%
PRP Combined Property	15%
Property Damage	10%
RCR Combined Risks - BI	15%
RCR Combined Risks - BU	15%
RCR Combined Risks - CL	15%
RCR Combined Risks - EL	15%
RCR Combined Risks - FG	15%
RCR Combined Risks - FR	15%

RCR Combined Risks - GAP	15%
RCR Combined Risks - GAR	15%
RCR Combined Risks - MML	15%
RCR Combined Risks - PA	15%
RCR Combined Risks - PL	15%
REN Engineering	15%
RTM Retail	15%
Religious Protection	10%
SBR - Social Mini-Bus ROI	5%
SCR Combined Risk	15%
SFR Motor - Small Fleet	5%
SHC Shop	15%
SME - Business Policy	15%
SMP - Property Owners	15%
STR - Motor - Special Types	15%
Shop	15%
Shopkeepers	15%
Special Types	5%
Taxi	10%
Trailer	25%

Aon Insurance Markets Ireland

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity Insurance Dual	15%
Professional Indemnity Insurance Hiscox	10%
Professional Indemnity Insurance Irish Public Bodies Mutual	8%
Professional Indemnity Insurance Liberty	10%
Professional Indemnity Insurance XL Insurance	10%
Professional Indemnity Insurance XL Insurance	10%
Professional Indemnity Insurance Zurich	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	10%
Household Insurance Azur Underwriting	12%
Household Insurance Chubb	12%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
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Aon Toal Planthire Scheme - Commercial Package Travelers Insurance	5%
Combined Directors & Officers and Employment Practices Liability Travelers Insurance	12%
Combined Liability Allied World	10%
Combined Liability Aon UK	8%
Combined Liability RSA	15%
Combined Traders	8%
Commercial Combined	10%
Commercial Combined Package Axa	10%
Commercial Combined Package Barbican	10%
Commercial Combined Package Chubb	10%
Commercial Combined Package Ecclesiastical Insurance Office plc	12.5%
Commercial Combined Package Hiscox	10%
Commercial Combined Package Irish Public Bodies Mutual	7.5%
Commercial Combined Package Liberty	10%
Commercial Combined Package Travelers Insurance	8%
Commercial Combined Package XL Insurance	10%
Commercial Combined Package Zurich	13%
Commercial Package - NHI Liberty	10%
Commercial Package AIG	10%

Commercial Package Aon UK	15%
Commercial Package Chubb	10%
Commercial Package Zurich	4.5%
Commercial Property Policy Berkshire Hathaway	10%
Commercial Vehicle Liberty	5%
Commercial Vehicle Zurich	-
Computer All Risks RSA	7.5%
Computer All Risks Zurich	7.5%
Construction Liability Insurance Liberty	10%
Construction Liability Insurance XL Insurance	10%
Contractors All Risks Insurance (AW) Northern Marine	10%
Contractors All Risks Insurance Liberty	10%
Contractors All Risks Northern Marine	10%
Cyber Liability Insurance Hiscox	10%
Directors & Officers Liability Chubb	25%
Directors & Officers Liability Hiscox	-
Directors & Officers Liability Liberty	10%
Directors and Officers Liability Liberty	10%
Engineering Aviva	7.5%
Engineering RSA	10%
Environmental Impairment Liability (EIL) AIG	7.5%

Event Insurance Hiscox	10%
Excess Liability	10%
Excess Liability Insurance Chubb	10%
Excess Public/Products Liability Allied World	12%
Fine Art Insurance Axa	5%
Fine Art Insurance Hiscox	-
Golf Buggy Insurance Travelers Insurance	-
Golfers Combined Package Travelers Insurance	10%
Group Travel AIG	13%
Household Insurance	12%
ICMA : Motor Fleet Insurance Zurich	-
ICMA : Private Motor Insurance Zurich	-
Machinery Movement RSA	10%
Marine Insurance (AW) Northern Marine	10%
Marine Insurance RSA	12.5%
Medical Malpractice Hiscox	10%
Motor Fleet Insurance Liberty	5%
Motor Fleet Insurance Travelers Insurance	5%
Motor Fleet Zurich	-
Motor Trade Road Risks Travelers Insurance	7%
Motor Trade Road Risks Zurich	-

Multi Risk	7.5%
One-Plan Package Chubb	10%
Personal Accident Insurance	10%
Private Car (Commercial) Zurich	-
Property Owners	15%
Property Owners Liability Liberty	12.5%
Property/Business Interruption Liberty	10%
Public/Products Liability The Underwriting Exchange	6.75%
Real Estate Property & Property Owners Liability Pkg	10%
Rugby Clubs : Commercial Combined Package Aviva	15%
Stud & Stable Insurance Package Aviva	8%
Tennis Commercial Combined Package Ecclesiastical Insurance Office plc	12.5%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	12.5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Construction Liability	10%

Liability - RSA, HDI, Allianz 15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Cleaning Contractor	12%
Combined Traders	15%
Contractors All Risks	13%
House - Holiday Home - KHB, KHH OR HM	10%
House - Holiday Home HSH	15%
House - Holiday Home HSH	15%
House - Rental Let	15%
Liability HISCOX	13%
Oil Distributors	8%
Petrol Stations	7.5%
Property Owners	15%
Recruitment Consultants	12.5%
Schools	10%
Security Contractors	12.5%

Arachas Corporate Brokers

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Damage	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Public Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Caravan	15%
Caravan	10%
Holiday Home	10%
Household	15%
Mobile Home	15%
Mobile Home	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Multi Risk	5%

ARB Underwriting Ltd.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	20%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	18%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor ARB Ideal	8%
Private Car	10%
Road risk	10%
vehicle	5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
AIG apartment blocks	12.5%
Commercial Combined	15%
Commercial Vehicle	7.5%
Hackney	5%
Motor Trade	10%
Motor Trade - ARB Motor Trade (COB 150)	8%
Motor Trade - ARB Motor Trade (COB 160)	5%
Motor Trade - Commercial Property Motor Trade Internal)	10%
Motor Trade - Commercial Property SS MTIR	10%
Property Owners	10%
Shopkeepers	15%
Surestone MTIR policies	10%
Taxi	15%

Arthur J Gallagher(OAMPS)

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Fleet Insurance	5%

Aviva Insurance Ltd.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Professional Indemnity 15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%

Motor Contingency 15%

Motor Cycle	5%
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Multi Vehicle 5%

Private Car	7.5%
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Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%
Combined Liability	10%
Employers Liability	6%
Products Liability	10%
Public Liability	10%
Sports Liability	12%
Transit Liability	18%
Transit Liability	12%
Warehouse Liability	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	15%
Property Damage	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Admin Bond	20%
Agricultural Vehicle	5%
All Risks	15%
All Risks	10%
Bakery Motor Scheme	5%
Bond	10%
Claims Management	10%
Commercial Combined	15%
Commercial Vehicle	10%
Computer	15%
Contractors Works	15%
ENG INS - JC	15%
ENG INS - JF	15%
ENG INS - JM	15%
ENG INS - JP	15%
Engineering Business Interruption	15%
Engineering Insurance Inspection	15%
Farmers Combined	15%

Fidelity Guarantee	15%
Fire Schedule	12%
Fire/Perils	15%
Fleet Insurance	5%
Glass	15%
Goods in Transit	18%
Horses	15%
I.D.A. Motor Scheme	5%
Internal Risks	10%
Livestock	15%
Loss of Licence	10%
Loss of Profits	12%
MARINE	15%
Marine	18%
Marine: Small Craft	15%
Milk Agents Motor	5%
Money	15%
Motor Traders	5%
Multi Risk	5%
Office Combined	15%
PACKAGES - AO	16%

PACKAGES - AS	16%
PACKAGES - US	15%
Property Owners	10%
R.I.A.I. Motor Scheme	5%
R.I.A.I. Motor Scheme	5%
Self Build	15%
Shop	15%
Shopkeepers	15%
Special Types	5%
Surgery Insurance	15%
Theft	15%
Traders Combined	15%

Aviva Life & Pensions Ireland DAC

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term	150%	22%	24

Protection

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	150%	22%	24

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	48

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the

commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
PRSA	22.5%	0.5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5.25%	1%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	150%	22%	24

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy

within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	200%	30%	48

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5.25%	1%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Regular Premium pension	15%	1%	48
Single premium	5.25%	1%	-

pension

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	1%

AXA Insurance dac

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Car	8%
Caravan	15%
Morris Minor	5%
Motor	5%
Motor Contingency	15%
Multi Vehicle	5%
Private Car	8%
Van	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Employers Liability	6%
Liability	15%
Liability	15%
Products Liability	10%
Public Liability	10%
Sports Liability	12%
Transit Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	20%
House	20%
Household	25%
Household	20%
Property Damage	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Block Insurance	10%
Commercial Combined	20%
Commercial Vehicle	5%
Commercial Vehicle	8%
Farm	17.5%
Fire/Perils	12%
Fleet Insurance	10%
Glass	15%
Guest House	10%
Hackney	5%
Hackney	15%

I.D.A. Motor Scheme	8%
Motor Traders	5%
Multi Risk	5%
Office Combined	15%
Property Owners	10%
R.I.A.I. Motor Scheme	8%
Shop/Office/Surgery	20%
Shopkeepers	20%
Shopkeepers	15%
Tractor/Agri	5%

BCP

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	2.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a

client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial €	Recurring Commission %
ARF	No	0.75%

Benchmark Underwriting Ltd.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	20%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	15%
Household	15%
Household	15%

Health Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
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Health Insurance	6%
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Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	20%
Office/Shop	15%
Property Owners	20%
Traders Combined	15%

BlackBee

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	3%	0.5%

Blue Insurances Ltd

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	15%
Travel - Unions	10%
Travel - White Label	20%
Travel - Wholesale	30%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Car Hire Excess	20%
Motor Breakdown	20%

Bank of Ireland

Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

Brady Underwriting

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Business Protect (Retail, Office, Hospitality & Manufacturing)	15%
Business protect	15%
Eventinsure	10%
Legal Expenses	10%

Broker Solutions

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Investments	3%

Patrona t/a Bump Insurance

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	6%

Canopus Underwriting Ltd

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	25%

Chubb European Group (Dublin)

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Contingency	15%

Private Car 5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
PERSONAL ACCIDENT	20%

Personal Accident 30%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Employers Liability	6%
Excess Liability	15%
Excess Liability	15%
Products Liability	10%
Public Liability	10%

Sports Liability 12%

Transit Liability 12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Property Damage	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Fire/Perils	12%
Glass	15%
Multi Risk	5%
Shop	15%
Shopkeepers	15%

Citynet Insurance Brokers Ltd.

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%

Employers Liability 7.5%

Public Liability 12.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All types	10%

Property Damage 12.5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Landlord	15%
Apartment Owner Occupied	15%
HOUSEHOLD	15%
Homeshield Rental	15%
Kidd Endeavour	15%
Kidd High Net Worth	15%
Kidd Holiday Home	10%
Kidd Homeworker	15%
Kidd Mobile Home Fixed Site	10%
Kidd Non-standard Construction	10%

Kidd Touring Caravan	10%
Kidd Unoccupied	10%
Kiddsure Select	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Light Commercial Vehicle	10%

ARAG Legal Protection Ltd

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
Commercial Legal Expenses	€24.59	25%
EL Policy	-	6%

Davy Select

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the

commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRSA	0.5%	0.5%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	0.5%	0.5%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	0.5%	0.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or

all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	0.5%	0.5%

Dolmen Insurance Brokers Ltd.

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Professional Indemnity	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Amethyst	10%
Dolmen SI (Sums Insured) Home	15%
Dolmen SI (Sums Insured) Residential	15%
Flex	10%
Holiday Home	15%
Household	15%
Premier	10%
Unoccupied (via Relay & Direct)	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Contractors All Risks	12.5%
Directors & Officers	20%
Event Insurance	10%
Homeworks	12.5%
Land Liability	15%
Property Owners	15%
Property Works	12.5%

Dual Underwriting Ltd

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	20%

EBS

Deposits

Product

Deposits

Ecclesiastical Ins Office Plc.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
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Travel	25%
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Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
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Professional Indemnity	15%
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Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
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Caravan	15%
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Motor Contingency	15%
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Private Car	5%
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Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Employers Liability	6%
Products Liability	10%
Sports Liability	12%
Transit Liability	12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Apartment Block Insurance	10%
Charity, Faith and Community Insurance (CHA)	15%
Commercial Combined	15%
Commercial Combined (ICS)	15%
Commercial Package (IIP)	15%
Education (ISS)	15%
Fire/Perils	15%
Fire/Perils	12%
Glass	15%

Heritage (IHG)	15%
Legal Expenses	15%
Multi Risk	5%
Office Combined	15%
Property Damage	10%
Property Owners	15%
Property Owners (IPO)	15%
Shop	15%
Shopkeepers	15%

Footprint Underwriting DAC

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor GI Business	7.5%
Private Car	7.5%

Friends First

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might

result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	10%	0.75%	48

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
PRSA	17.5%	0.25%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	4%	0.75%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the

fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5%	0.75%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Regular Premium pension	25%	0.75%	48
Single premium pension	5%	0.75%	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
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ARF	5%	0.75%
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Frost Insurances Ltd

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Self Build Policy	15%

Haven

Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent	1%	36

Buyer

First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

Hickey Clarke & Langan Ltd.

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	10%

Hiscox SA

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	20%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All Commercial Policies	20%
Commercial Combined	20%
Commercial Combined	20%
Office Combined	20%

HSB

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
COLIN O'DONOGHUE T/A CD MOTORS	15%
Engineering	10%
Engineering Inspection	10%

ICS/dilosk

Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
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Mortgage - Second/subsequent Buyer	1%	36
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First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

Investec

Deposits

Product

Deposits

Irish Life Assurance plc

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	100%	28%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	100%	28%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the

broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	28%	60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	5.5%	0.5%	5.5%	48

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
PRSA	5%	0.75%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of

the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.75%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	100%	28%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	120%	30%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5%	0.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	17.5%	0.5%	5%	48

Single premium pension	5%	0.75%	-	-
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Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of

time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.75%

iSure Underwriting Ireland

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All risks over £5k	-
Commercial Combined	17.5%
Property Owners	19%
Shops	15%
Tradesman	16%
Unoccupied Property Owners	15%

Independent Trustee Company Limited

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the

commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
PRSA	2%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
PRB	2%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
ARF	2%

JLT Insurance Brokers Ireland Limited / Marsh

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Public Liability Only	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All Others Guesthouse Fire /Theft Accidental Damage	10%
Charities	10%
Commercial	10%
Electrical Contractors	10%
Sports	10%

KBC

Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	15%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Policies	15%
Private Car	7.5%
Private Motor Choice	5%
Private Motor Unique	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Home - Choice	15%
Home - Rental	15%
Home - Unique	15%
Household Policies	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Commercial Vehicle	7.5%
Hackney	7.5%
Motor Policies	15%
Motor Trade Policies	10%
Property Owners	15%

Liberty Seguros

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Private Car	8%

Private Car 8%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Household	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Commercial Vehicle	8%
Fleet Insurance	8%
Hackney	5%

Lloyds of London

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
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Professional Indemnity	15%
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Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Contingency	15%

Multi Vehicle	5%
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Private Car	5%
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Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Products Liability	10%

Public Liability	10%
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Sports Liability	12%
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Transit Liability	12%
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Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Property Damage	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
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Commercial Vehicle	5%
Fire/Perils	12%
Fleet Insurance	5%
Glass	15%
Motor Traders	5%
Shopkeepers	15%

London Ireland Market Exchange Ltd

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product

All types

Mapfre

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Single and Annual Multi trip policies	20%

Midas Underwriting

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
SureStone ROI Standard Home	17.5%

MIS Underwriting Ltd

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel	25%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
MOTOR EXCESS=	€15	-

Motor Extra Benefits - 45%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ROI Owner Occupied	20%

ROI Residential Let 25%

MS Amlin Underwriting @ Lloyds

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	23%

NewCourt

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Recurring Commission %
PRSA	0.25%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Recurring Commission %
PRB	0.25%

PRB 0.25%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	0.25%	0.25%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Recurring Commission %
ARF	0.25%
ARF	0.25%

New Ireland Assurance Company plc

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy

within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	225%	50%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	50%	60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	2.5%	60

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
PRSA	7%	0.5%	6%	60

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
PRB	5%	1%	60

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
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Mortgage Protection	225%	50%	60
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Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	50%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Investments	4%	1%	36

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or

all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	25%	1%	8%	60

Single premium pension	5%	1%	-	60
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Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	50%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
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Investments	4%	1%	36
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Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	60

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	1%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	12%
Household	12%
Mobile Home	12%

Optis Insurances Ltd.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
P.I	20%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%

ELPL 15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Commercial Combined	15%
Contractors All Risks	15%
Office	15%
Property Owner	17.5%
Pub/Restaurant	15%
Real Estate	17.5%
Self Build	15%
Shop	15%
Shopkeepers	15%

Patrona Underwriting Ltd

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
MOTOR CYCLE	5%
Non-standard Car	5%
Non-standard Van	5%

Private Car 7.5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	10%
Combined Liability	10%
Contractors Liability	15%
Equestrian Liability	7.5%
Public Liability	5%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	15%
Household	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ADF&T	10%
AXA Haulage	5%
Commercial Combined " MGAM	15%
Commercial Combined- Gefion	15%

Commercial Vehicle	7.5%
Engineering	15%
Fleet	7.5%
Fleet Risk Fix	5%
Flexi Fleet	7.5%
Logistics Combined	15%
Logistics Combined - Gefion	15%
Logistics Combined â€™ MGAM	15%
Logistics HGV - Gefion	7.5%
Logistics HGV â€™ AXA	5%
Logistics Vehicle	7.5%
Own Goods Vehicle	7.5%
Rental Fleet	7.5%
Single Vehicle Courier â€™ Axa	7.5%
Single Vehicle Courier â€™ Gefion	7.5%
Standard Haulage	5%
Transport Fleet	5%

Prestige Underwriting Services (Ireland) Limited

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	5%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Octane Ireland Motor	8%
Octane Ireland Motor EDI	6%
Prestige Ireland Private Motor	10%
Prestige Personal Portfolio (Home, Motor & New NI Motor)	-
Private Car	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Combined Liability	15%
Public Liability	10%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	25%

Household 25%

Prestige Homesafe 15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Amtrust Property ROI	14%
Commercial Combined	15%
Commercial Vehicle	8%
Prestige Ireland Motor Trade	10%
Prestige Ireland Non Standard CV	8%
Prestige Manual Product	-
Shopkeepers	15%

PTSB

Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the

advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

Deposits

Product	Commission %
Deposits	0.2%

Royal London Insurance DAC

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	200%	36%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	200%	36%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy

within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	36%	60

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	200%	36%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	60%	60

RSA Insurance Ireland DAC

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident/Travel	20%
Travel	30%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	22.5%
Professional Indemnity	10%
Professional Indemnity	17.5%
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Classic Car Scheme	5%
Limited Mileage	5%
MG Owners Scheme	5%

Morris Minor	5%
Motor	5%
Motor Damage	10%
Multi Vehicle	5%
RSA Broker Motor Insurance Private Car	8%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident	20%
Personal Accident	15%
Sports Person Accident	25%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	20%
Combined Liability	10%
Combined Liability	9%
Employers Liability	6%
Employers Liability	6%
Office Liability	10%
Public Liability	10%

Public Liability 10%

Sports Liability 17.5%

Transit Liability 18%

Transit Liability 20%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Holiday Home	25%
Household	25%
Property Damage	15%
R.I.A.I. Home Secure	5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
All Risks	15%
Apartments/Block of Flats	15%
Barristers Office	22.5%
Cargo	20%
Combined	15%
Commercial Combined	15%
Commercial Vehicle	5%

Commercial Vehicle Fleet	5%
Contractors All Risks	15%
Engineering	15%
Engineering	15%
Farmers Combined	15%
Fire/Perils	12.5%
Fire/Perils	15%
Fleet Insurance	10%
Glass	20%
I.D.A. Motor Scheme	5%
I.H.C.A. Motor Scheme	5%
Motor Traders	5%
Multi Risk	5%
Office	17.5%
Office Combined	17.5%
Office Combined	15%
Property	12.5%
Property	12.5%
Property Owners	15%
R.I.A.I. Motor Scheme	5%
Shop	15%

Shopkeepers	15%
Traders	20%
Traders	20%

Securus Insurance Ltd

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
PA/Travel (Chubb)	10%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
PROFESSIONAL INDEMN.	10%
Professional Indemnity (AXA XLI)	10%
Professional Indemnity (Chubb)	10%

Professional Indemnity (Citynet) -

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Chubb Masterpiece Motor	5%
HNW Motor - Dual	5%

Private Motor	5%
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Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Cyber Liability (Various)	10%
Excess Liability	10%
Excess Liability	10%
Excess Liability (CNA Hardy)	10%
Excess Liability (Chubb)	10%
PROPERTY OWNERS	15%
PUBLIC LIABILITY	-
Premises Liability	15%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
HOUSEHOLD	15%
OL PROPERTY OWNER	10%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission
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	%
APARTMENT BLOCK	15%
COMMERCIAL COMBINED	16%
Chubb Masterpiece Household	12.5%
Clinical Trials (Chubb)	10%
Commercial Combined (Chubb)	10%
Commercial Combined (Citynet)	-
D&O (Chubb)	10%
D&O (HCC)	10%
Engineering (HSB)	10%
Event Cancellation (Chubb)	10%
HNW Household - Dual	12.5%
Kidnap & Ransom (Chubb)	10%
MOTOR FLEET	15%
Marine Cargo (CNA)	10%
Miscellaneous	15%
Office	15%
POL - Securus - offline	10%
POL - Securus - online	15%
Property Owners (Citynet)	10%
Terrorism Cover (Citynet)	-
UNOCCUPIED PROPERTY OWNERS	10%

INSURANCE QBE	
Vacant Property (Securus - offline)	10%
Vacant Property (Securus - online)	15%

Standard Life International dac

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	60

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
PRSA	5%	0.5%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	1%

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	4%	1%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium	25%	1%	8%	60

pension				
Single premium pension	5%	1%	-	48

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	4%	1%

Specialist Underwriting Services Ltd.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Travel - Business	10%

Travel - Individual 10%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
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Personal Accident	10%
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Personal Accident / Illness 10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	12.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Chip Safe	15%
Gourmet Safe	15%
Property Owners	15%
Shop Safe	15%

Thomond Underwriting Ltd.

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity (AmTrust)	12.5%
Professional indemnity - AmTrust Europe Ltd through Collegiate Underwriting	12.5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Personal Accident & Illness with Lloyd's™ Insurance Co SA	10%
Personal Accident (Axis/Lloyds)	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	15%
Liability (Calpe)	15%
Liability with Calpe Insurance Company Limited via Corin Underwriting Ltd	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Bonds case by case depending on Surety	-
Commercial Combined	15%
Contractors All Risk with Great American International Insurance (EU) DAC via Corin Underwriting Ltd	15%

Contractors All Risks with Certain Underwriters at Lloyd's via The Fiducia MGA Co Ltd 15%

Contractors all risks (Great America) 15%

Contractors all risks(Fiducia) 15%

Cyber (Safe Online) 12%

Cyber with Lloyd's Insurance Co SA 12%

Cyber, Lloyd's Insurnace Co SA 10%

Material Damage & BI 15%

Material Damage & BI with Lloyd's Insurance Co SA 15%

Property Owners 15%

Property Owners with LLOYds Insurance Co SA 15%

Travelers Insurance Co Ltd

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Classic Car Scheme	5%

Multi Vehicle 5%

Private Car	10%
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Private Motor Vehicle - NB and Rnl 10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	9%
Employers Liability	6%
Employers Liability (Package)	15%
Employers Liability (Stand Alone)	6%
Management Liability Package	17.5%
Management Liability Package - NB	25%
Motor Trade (Property & Liability covers)	15%
Public Liability	10%
Public Liability (Package)	15%
Public Liability (Stand Alone)	10%
Technology E&O and Cyber Liabilities	20%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
APARTMENT BLOCK	15%

Commercial Combined	15%
Commercial Vehicle	5%
Fleet Insurance	5%
Golf Select	20%
I.H.C.A. Motor Scheme	5%
Motor Fleet	5%
Motor Trade Road Risks	5%
Motor Trade Road Risks - NB	10%
Motor Traders	5%
Motortrade	10%
Multi Risk	5%
Property Covers (Package or Stand Alone but excluding Motor Trade)	15%
Property Owners	15%
R.I.A.I. Motor Scheme	5%

Willis Towers Watson

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	10%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission €	Commission %
Asgard Private Car	€5	5%
Motor Damage	-	10%
Multi Vehicle	-	5%
Private Car	-	10%
Rent a Car	-	10%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
Combined Liability	-	9%
Combined Liability	-	9%
Employers Liability	-	6%
Public Liability	-	10%
SIM Liability	€7	7%
SIMI MOTOR TRADE - LIABILITY	-	7%
Tradesure Liability	€15	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission €	Commission %
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Asgard Bus & Coach 1-4	€5	5%
Asgard Bus & Coach Fleet	€5	5%
Asgard Commercial Fleet	€5	5%
Commercial Combined	-	13%
Commercial Combined	-	10%
Commercial Vehicle	-	10%
Commercial Vehicle	-	8%
Golfsure Combined	€15	15%
Golfsure Motor	€5	5%
Golfsure Personal	€5	5%
Guest House	-	10%
I.D.A. Motor Scheme	-	5%
Internal Risks	-	10%
Motor Traders	-	5%
Multi Risk	-	5%
Office Combined	€15	15%
Propsure	€17.5	17.5%
SIMI MOTOR TRADE - MOTOR	-	5%
SIMI MOTOR TRADE - PROPERTY, BI, MONEY	-	15%
SIMI Motor	€5	5%
SIMI Motor Trade Property, BI &	€15	15%

Money		
Traders Combined	-	10%
Tradesure Commercial Motor	€10	10%

Wrightway Underwriting Ltd.

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Motor Damage	5%
Multi Vehicle	10%
Private Car	10%
Private Car / Light Commercial Vehicle	5%
Van Plan	5%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Carriers Liability	10%
Carriers Liability	10%
Haulage Liability	10%
Liability Scheme	12%
PUBLIC LIABILITY	12%

Trades Liability 12%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
HOUSEHOLD	17.5%
Holiday Home	17.5%
House	17.5%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
ADF&T	10%
ADF&T	10%
Commercial Vehicle	5%
Haulage Fleet	5%
Haulage Property	10%
Haulage Single Vehicle	10%
Haulage Single Vehicle	5%
Inspection	15%
MARINE INSURANCE	5%
MOTOR FLEET	5%
Mini Fleet	10%

Multi Risk	5%
Multi Vehicle	5%
Own Goods	10%
Rigid Vehicle	10%
Special Types	5%
Special Types	5%
Survey Fee	-
TRANSIT INSURANCE	5%
Traders Transit	5%
Traders Transit	5%
Trailer ADF&T	10%
Truck Plan	10%
Watford Fleet	5%
Watford MultiPlan	5%
Watford TruckPlan	5%

Zurich Insurance Plc.

Travel Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Annual Travel Policy	15%

Group Personal Accident Travel 15%

Personal Accident Travel Pol. 15%

Travel 25%

Professional Indemnity

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Professional Indemnity	15%
Professional Indemnity	25%
ZPI - Professional Indemnity	15%

Personal Motor

Typically for this product only an annualised commission or fee is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s)

Product	Commission %
Caravan	15%
Motor Damage	10%
Multi Vehicle	5%
Private Car	7.5%

Personal Accident Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Group Personal Accident Policy	15%
Personal Accident	20%

Personal Accident Policy	15%
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Personal Accident Road & Rail 15%

Liability

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Combined Liability	10%
Employers Liability	6%
Public Liability	10%
Transit Liability	18%

Home and Contents Insurance

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Broker Household	15%
Broker Household DA	20%
Combined Caravan/Mobile Home	15%
Holiday Home	15%
Home Insurance	22%
Household	15%
Household	15%
Household DA	15%
Private Dwelling House Policy	15%

Commercial

Typically for this product only an annualised commission is paid out. There can be cases whereby an additional admin or service fee is required, which is disclosed and agreed by the client(s).

Product	Commission %
Accidental Damage	12.5%
All Risks	15%
Apartment Block Insurance	10%
Apartment Block Policy	15%
Building in the Course of Erection	15%
Combined Property Policy	15%
Combined Property Policy	12.5%
Commercial Combined	15%
Commercial Combined (U.K.) Pol	15%
Commercial Liability Policy	10%
Commercial Motor Vehicle	6.5%
Commercial Vehicle	5%
Commercial Vehicle	7.5%
Computer	15%
Computer All Risks" Policy"	15%
Contractors All Risks" Policy"	15%
Contractors Works	15%
Contractors Works	12.5%

Directors & Officers	20%
Farm Fire Policy	12.5%
Farm Policy	12.5%
Fidelity Guarantee	12.5%
Fidelity Policy	15%
Fire Schedule	12.5%
Fire/Perils	12.5%
Fire/Perils	15%
Fleet Insurance	5%
Fleet Motor Vehicle	5%
Goods in Transit	18%
Guest House All In" Policy"	15%
Hackney	5%
I.D.A. Motor Scheme	5%
I.H.C.A. Motor Scheme	5%
Internal Risks	10%
Legal Expenses	25%
Legal Expenses	15%
MRP - Marine	15%
Mini Fleet Vehicle	5%
Motor Traders	5%

Motor Traders Combined	5%
Motor Traders Internal Policy	10%
Multi Risk	5%
Nursing Home Combined	15%
Office Combined	15%
Office Policy	15%
Private All Risks" Policy"	15%
Property Owners	15%
R.I.A.I. Motor Scheme	5%
Residential Care Home Policy	15%
Shop	15%
Shopkeepers	15%
Shops Policy	15%
Small Craft/ Yacht Policy	15%
Special Types	5%
Tradestar Office	15%
Tradestar Property Owners	15%
Tradestar Shop	15%
Tradestar-Property Owners	15%
Trailer	15%

Zurich Life Assurance plc

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	90%	18%	12

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	100%	12%	12

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy

within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	12%	12

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	1%	48

Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA’s. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
PRSA	15%	0.5%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.5%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	140%	40%	12

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	5%	0.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	20%	0.5%	3%	48
Single premium pension	15%	0.5%	-	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.