

## Maximum Commission Rates

| Single Contribution Products   | Initial commission | Clawback Period | Trail commission |
|--------------------------------|--------------------|-----------------|------------------|
| Single Contribution Pension    |                    |                 |                  |
| Aviva                          | 5%                 |                 | 1% p.a.          |
| Friends First                  | 5%                 |                 | 0.75% p.a.       |
| Irish Life                     | 5%                 |                 | 0.75% p.a.       |
| New Ireland                    | 5%                 | 5 Years         | 1% p.a.          |
| Standard Life                  | 5%                 |                 | 1% p.a.          |
| Zurich Life                    | 5.5%               |                 | 0.5% p.a.        |
| Single Contribution PRSA       |                    |                 |                  |
| Aviva                          | 4%                 |                 | 0.5% p.a.        |
| Friends First                  | 7.5%               |                 | 0.25% p.a.       |
| Irish Life                     | 5%                 |                 | 0.75% p.a.       |
| New Ireland                    | 7%                 | 5 Years         | 0.5% p.a.        |
| Standard Life                  | 5%                 |                 | 0.5% p.a.        |
| Zurich Life                    | 5.5%               |                 | 0% p.a.          |
| ARF / AMRF                     |                    |                 |                  |
| Aviva                          | 5%                 |                 | 1% p.a.          |
| Friends First                  | 5%                 |                 | 0.75% p.a.       |
| Irish Life                     | 5%                 |                 | 0.75% p.a.       |
| New Ireland                    | 5%                 | n/a             | 1% p.a.          |
| Standard Life                  | 4%                 |                 | 1% p.a.          |
| Zurich Life                    | 5%                 |                 | 0.5% p.a.        |
| Annuity                        |                    |                 |                  |
| Aviva                          | 3%                 |                 | n/a              |
| Friends First                  | 3%                 |                 | n/a              |
| Irish Life                     | 3%                 |                 | n/a              |
| New Ireland                    | 3%                 | n/a             | n/a              |
| Zurich Life                    | 3%                 |                 | n/a              |
| Investment Bond                |                    |                 |                  |
| Aviva                          | 5%                 |                 | 1% p.a.          |
| BCP                            | 2.1%               |                 |                  |
| BlackBee Investments           | 3%                 |                 |                  |
| Broker Solutions               | 2.5%               |                 |                  |
| Cantor Fitzgerald Ireland Ltd. | 2.25%              |                 |                  |
| Friends First                  | 4%                 |                 | 0.75% p.a.       |
| Investec Europe Limited        | 2.25%              |                 |                  |
| Irish Life                     | 3%                 |                 | 0.5% p.a.        |
| New Ireland                    | 4%                 | 3 Years         | 1% p.a.          |
| Standard Life                  | 4%                 |                 | 1% p.a.          |
| Zurich Life                    | 5%                 |                 | 0.5% p.a.        |

| Regular Contribution Products | Initial commission | Clawback Period | Renewal / Flat Commission | Trail commission |
|-------------------------------|--------------------|-----------------|---------------------------|------------------|
| Regular Contribution Pension  |                    |                 |                           |                  |
| Aviva                         | 15%                |                 |                           | 1% p.a.          |
| Friends First                 | 25%                |                 |                           | 0.75% p.a.       |
| Irish Life                    | 17.5%              |                 | 5%                        | 0.5% p.a.        |
| New Ireland                   | 25%                | 5 Years         | 8%                        | 1% p.a.          |
| Standard Life                 | 25%                |                 | 5%                        | 1% p.a.          |
| Zurich Life                   | 20%                | 4 Years         | 3%                        | 0.5% p.a.        |
| Regular Contribution PRSA     |                    |                 |                           |                  |
| Aviva                         | 22.5%              |                 |                           | 0.5% p.a.        |
| Friends First                 | 17.5%              |                 |                           | 0.25% p.a.       |
| Irish Life                    | 17.5%              |                 | 5%                        | 0.5% p.a.        |
| New Ireland                   | 25%                | 5 Years         | 6%                        | 0.5% p.a.        |
| Standard Life                 | 5%                 |                 | 5%                        | 0.5% p.a.        |
| Zurich Life                   | 5%                 | 4 Years         | 5%                        | 0% p.a.          |
| Savings                       |                    |                 |                           |                  |
| Aviva                         | 15%                |                 |                           | 1% p.a.          |
| Friends First                 | 10%                |                 |                           | 0.75% p.a.       |
| Irish Life                    | 5.5%               |                 | 5.5%                      | 0.5% p.a.        |
| New Ireland                   | 10%                | 5 Years         | 2.5%                      | 0.5% p.a.        |
| Standard Life                 | 15%                | 5 Years         | n/a                       | 1% p.a.          |
| Zurich Life                   | 10%                | 4 Years         | 1%                        | 0.5% p.a.        |

| Individual Protection | Yr1   | 2   | 3   | 4   | 5   | 6      | 7      | 8      | 9+     | Clawback Period |
|-----------------------|-------|-----|-----|-----|-----|--------|--------|--------|--------|-----------------|
| Aviva                 | 200 % | 30% | 30% | 30% | 30% | 30%    | 30%    | 30%    | 30%    | 2 Years         |
| Irish Life            | 120 % | 28% | 30% | 28% | 28% | 30%    | 28%    | 28%    | 28%    |                 |
| New Ireland           | 225 % | 50% | 20% | 20% | 20% | 12.5 % | 12.5 % | 12.5 % | 12.5 % | 5 Years         |
| Zurich Life           | 100 % | 12% | 12% | 12% | 12% | 12%    | 12%    | 12%    | 12%    | 1 Year          |

| Group Protection | Death in Service | Clawback Period | Permanent Health Insurance | Clawback Period |
|------------------|------------------|-----------------|----------------------------|-----------------|
| Aviva            | 6%               |                 | 12.5%                      |                 |
| Irish Life       | 6% p.a.          |                 | 12.5% p.a.                 |                 |
| New Ireland      | 15%              | 1 Year          | 20%                        | 1 Year          |
| Zurich Life      | 6%               | n/a             | 12.5%                      | n/a             |

| Mortgages | Commission | Clawback Period |
|-----------|------------|-----------------|
|           |            |                 |

| Other Products |
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Kirwan Pike Insurance & Financial Services DAC is Regulated by The Central Bank of Ireland