

Common Commission Structures:

Regular Premium Pensions

Dual Save

1.5x term Max 20% (if it's a PP this is only available if submitted online, offline get 15%)

1% AMC

5/4/3/2/1 ESPs

€3 policy fee unless €15,000 SP

Max age 58NB, min term 10 years

Monthly DD only

€100 - 5000

0.75% Retirement advice plan

1x term Max 10%

0.75% AMC

5/4/3/2/1 ESPs

€3.50 policy fee

Max age 58NB, min term 10 years

€30 - 5000

Both are earned over 4 years

Single Premium Pensions/PRBs

Single Save 1%

Under 55 **105.5%**

Under 60 104%

60+ 103%

5/4/3/2/1 ESPs

Minimum €5,000

Minimum 5 years for Max6 terms

Single Save 0.75%

Under 55 103%

Under 60 102%

60+ 101%

5/4/3/2/1 ESPs

Minimum €5,000

A(M)RFs

1% AMC

20k to 100k – 103.5%

100k to 500k – 104.5%

500k+ - 105%

5/4/3/2/1

0.75% AMC

20k to 100k – 102%

100k to 500k – 103%

500k+ - 103.5%

5/4/3/2/1

0.6% AMC

50 to 500k - 101.5%

500k+ - 102%

4/3/2/1

0.5% AMC

50 to 500k – 101%

500k+ – 101.5%

4/3/2/1

Investment Bond

1% AMC

5k to 100k - 104%

100k+ - 104%

5/4/3/2/1

0.75% AMC

5k to 100k - 102%

100k+ - 103%

5/4/3/2/1

1.25% AMC

5k+ - 105%

Easy Access – 2 years clawback

103.5/1%

102.5/0.85%

102/0.75%

Max 101% client allocation

Max 200k per household or corporate

Regular Premium Savings

10% initial

101% allocation

1.25% AMC – reduced to 1% if there is an SP of €7,500+ at outset

3/2/1 ESPs

€75 to €2,500 pm

15% initial

100% allocation

1.25% AMC – reduced to 1% if there is an SP of €7,500+ at outset

5/43/2/1 ESPs

€75 to €2,500 pm

Easy Access Savings

10% initial

101% allocation – option of 0% or 1% renewal

1.25% AMC

4 years clawback

€75 to €1000 pm

PRSA transfers

1% AMC

Under 55 – 3% initial

Under 60 – 1.5% initial

60+ - usually nil – if term greater than 5 years contact your broker consultant

Minimum premium €5,000

Minimum term 5 years