

Summary commission details for my business with Irish Life

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Irish Life plc. Alternative commission structures may be available which are different from the commission structures shown below. These details are correct as at February 2025.

Irish Life Brokerage (Core)						
Product			Initial Commission (year 1)	Trail Commission	Renewal Commission	Other Commission
Unit Linked Pension Products Pre-Retirement (PP, PRSA, CP & PRB)	Annual Premium	Max	18%	0.5% trail	5% 17.5% (Bullets X 3)	N/A
	Single Premium	Max	5%	0.75%	N/A	N/A
Unit Linked Pension products Post Retirement (ARF / AMRF)	Single Premium	Max	5%	0.75%	N/A	N/A
Guaranteed Annuity	Single Premium	Max	3%			
Investment Bonds	Single Premium	Max	3%	0.5%	N/A	N/A
Investment Only	Single Premium	Max	5%	0.5%	N/A	N/A
Savings Products	Annual Premium	Max	5.5% (1 st Bullet)	0.25% trail to year 8, 0.5% trail from year 9	5.5% Bullets X 3	N/A
			Yr1	Additional	Renewal	
Life Assurance	Option 1		100% level 100% indexed	From Year 2 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed	
	Option 2		120% level 120% indexed	From Year 3 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed	
	Option 3		140% level 140% indexed	From Year 4 - 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed	
	Option 4		160% level 160% indexed	Year 5 20%	From Month 61 - 3% level From Month 61 - 6% indexed	
Default Profile						
			Yr1	Additional	Renewal	
Income Protection	Max		120%	Year 3 30% Year 6 30%	From Year 7 3% level From Year 7 6% indexed	

Group Protection

	Renewal commission
Life	
Max	6%
Income protection	
Max	12.5%
Serious Illness Cover	
Max	12.5%