



COMMISSION DETAILS

Royal London provides individual protection products, exclusively through Financial Brokers in Ireland. These products offer Life, Serious Illness, Mortgage Protection and Income Protection cover. Financial Brokers receive commission from Royal London as sales remuneration.

Individual protection

Year	<Maximum>* Commission Rate Available	Clawback period (when policies cancel)
1	225%	5 years
2	0%	
3	0%	
4	0%	
5	0%	
6	3%	
7	3%	
8	3%	
9+	3%	

Note - the % commission noted above represents the maximum amount payable in any instance. The commission actually received on a particular policy are specific to the terms agreed in relation to that policy but will be no more than the amount mentioned above.

Pensions Commission

Approved Retirement Funds (ARF) - Max 5% of premium

Personal Retirement Bonds (PRB) - Max 5% of premium

PRSA Single Premium Pension - Max 6% of premium

PRSA Regular Premium Pension - Max 22.5% of annual premium