

Single Contribution Products

| | Initial Commission | Clawback Period | Annual Trail Commission |
|------------------------------------|--------------------|-----------------|-------------------------|
| Pension | | | |
| Max | 5% | N/A | 0.5% |
| Standard PRSA | | | |
| Max | 5% | N/A | N/A |
| Non-Standard PRSA | | | |
| Max | 5% | N/A | 0.5% |
| Approved (Minimum) Retirement Fund | | | |
| Max | 5% | N/A | 0.5% |
| Annuity | | | |
| Max | 3% | N/A | N/A |
| Personal/Corporate Investment | | | |
| Max | 3% | N/A | 0.5% |

Regular Contribution Products

| | Initial Commission | Clawback Period | Renewal/Flat Commission | Annual Trail Commission |
|-------------------|--------------------|-----------------|-------------------------|---------------------------------|
| Pension | | | | |
| Max | 15% | 4 Years | 4% | 0.5% |
| Standard PRSA | | | | |
| Max | 15% | 4 Years | 5% | N/A |
| Non-Standard PRSA | | | | |
| Max | 15% | 4 Years | 5% | 0.5% |
| Regular Savings | | | | |
| Max | 5.5% | 4 Years | 5.5% X 3 | 0.25% years 1-8 / 0.5% year 9 + |

Term Assurance, Mortgage Protection Plan, Personal / Executive Pension Term Assurance and Whole of Life

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 + |
|--------|--------|--------|--------|--------|--------|----------|
| 100% | 12.5% | 12.5% | 12.5% | 12.5% | 12.5% | 12.5% |

Clawback applies in the first year

Personal & Executive Income Protection

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 + |
|--------|--------|--------|--------|--------|--------|----------|
| 180% | - | - | - | - | - | 6% |

Clawback applies in the first 6 years

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