

Aviva Life & Pensions Ireland DAC

Term Life Protection

A Term Life Protection Product provides for an initial upfront commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Renewal %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4	Clawback Yr. 5
Term Protection	150%	25%	100%	100%	-	-	-

Specified Illness

A Specified Illness Product provides for an initial upfront commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Renewal %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4	Clawback Yr. 5
Specified	150%	25%	100%	100%	-	-	-

Savings

A Savings Product typically provides for an Initial (upfront) Commission as outlined below. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Trail %	Renewal %	Fund Based %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4
Savings	15%	-	3%	1%	-	-	-	-

Personal Retirement Bond

The Pension Retirement Bond typically provides for an Initial (upfront) Commission as outlined below. Brokerages may also agree with a client to allow for a provide a Fund Based commission/fee that's based on the performance of the fund the client is invested in. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Trail %	Fund Based %	Renewal %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4
PRB	5%	0%	1%	-	5%	3%	2%	1%

Mortgage Protection

A Mortgage Protection Product provides for an initial upfront commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Renewal %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4	Clawback Yr. 5
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Mortgage Protection	150%	25%	100%	100%	-	-	-
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Income Protection

An Income Protection Product provides for an initial upfront commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Renewal %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4	Clawback Yr. 5
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Income Protection	200%	10%	100%	100%	-	-	-
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Investments

An Investment Product typically provides for an Initial (upfront) Commission as outlined below. Brokerages may also agree with a client to allow for a provide a Fund Based/recurring commission/fee that’s based on the performance of the fund the client is invested in. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Trail %	Renewal %	Fund Based %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4
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Investments	0 - 4%	0%	-	-	5%	3%	2%	1%
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Approved Retirement Fund

An ARF Product typically provides for an Initial (upfront) Commission as outlined below. Brokerages may also agree with a client to allow for a provide a Fund Based/recurring commission/fee that’s based on the performance of the fund the client is invested in. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Fund Based %	Trail %	Clawback Yr. 1	Clawback Yr. 2	Clawback Yr. 3	Clawback Yr. 4
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ARF	0 - 4%	1%	0%	5%	3%	2%	1%
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