

Friend First

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
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Savings 10% - 4% - - - - -

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
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PRB 0 - 5% 0.0% 0.75% - - - - -

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% - - - - -

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- 5% 0.75% - - - - -