

New Ireland Assurance Company plc

Single contribution products

| | Initial Commission | Clawback Period | Trail commission per annum (p.a.) |
|--|--------------------|-----------------|-----------------------------------|
| Single Contribution Pension | | | |
| Max | 5% | 5 years | 1% p.a. |
| Single Contribution PRSA | | | |
| Max | 7% | 5 years | 0.5% p.a. |
| Approved (Minimum) Retirement Funds | | | |
| Max | 5% | n/a | 1% p.a. |
| Annuities | | | |
| Max | 3% | n/a | n/a |
| Single Premium Investment Policies | | | |
| Max | 4% | 3 years | 1% p.a. |

Regular contribution products

| | Initial Commission | Clawback Period | Renewal / Flat Commission | Trail Commission per annum (p.a.) |
|--|--------------------|-----------------|---------------------------|-----------------------------------|
| Regular Contribution Pension | | | | |
| Max | 25% | 5 years | 8% p.a. | 1% p.a. |
| Regular Contribution PRSA | | | | |
| Max | 25% | 5 years | 6% p.a. | 0.5% p.a. |
| Regular Premium Investment Policies | | | | |
| Max | 10% | 5 years | 2.5% p.a. | 0.5% p.a. |

Individual protection

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
|-----------------|---------|-----|-----|-----|-----|-------|-------|-------|-------|
| Max | 225% | 50% | 20% | 20% | 20% | 12.5% | 12.5% | 12.5% | 12.5% |
| Clawback Period | 5 years | | | | | | | | |

Group protection

| | Death in Service | Permanent Health Insurance |
|-----------------|------------------|----------------------------|
| Year | 1+ | 1+ |
| Max | 15% | 20% |
| Clawback Period | 1 year | 1 year |

Information correct as at 31 March 2020 and may be subject to change.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.