# New Ireland Assurance Company plc

| Single Contribution Products | Max Initial Commission | Max Clawback Period | Max Trail Commission per annum |
|---|---|---|---|
| Pensions | 5% | 5 years | 1% |
| PRSAs | 10% | 5 years | 0.50% |
| Approved Retirement Funds | 5% | n/a | 1% |
| Annuities | 3% | n/a | n/a |
| Investment Policies | 5% | 3 years | 1% |

| Regular Contribution Products | Max Initial Commission | Max Clawback Period | Max Renewal/Flat Commission | Max Trail Commission per annum |
|---|---|---|---|---|
| Pensions | 25% | 5 years | 8% p.a. | 1% |
| PRSAs | 25% | 5 years | 6% p.a. | 0.50% |
| Investment Policies | 15% | 5 years | 2.5% p.a. | 0.50% |

| Protection Products taken out by individual consumers (i.e. life, mortgage protection, serious illness and income protection policies) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Year** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9+** |
| Max Commission | 255% | 50% | 20% | 20% | 20% | 12.50% | 12.50% | 12.50% | 12.50% |
| Clawback Period | 5 years | | | | | | | | |

| Protection products taken out by employers on behalf of employees | Death in Service | Permanent Health Insurance |
|---|---|---|
| **Year** | **1+** | **1+** |
| Maximum Commission | 15% | 20% |
| Clawback Period | 1 year | 1 year |

Information correct as at 16 October 2023 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.

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