ROYAL LONDON IRELAND

Commission Options from Royal London Ireland
Available on Life, Specified Serious Illness, Multi-Claim Protection Cover and Whole of Life

Headline Commission	133% (Indexation 150%)		160% (Indexation 180%)	180% (Indexation 200%)		
Commission Option+	A/G	B/H	C/I	D/J	E/K	F/L
Indemnity	None	Full*	Full*	None	Year 1*	Full*
Initial Payment	100%	133.33% (Indexation 150%)	160% (Indexation 180%)	100%	100%	180% (Indexation 200%)
Payment Period	16 months (Indexation 18 months)	At policy inception	At policy inception	Over 5 years (1)	Over 5 years (2)	At policy inception
Commission Paid (non-indemnity)/Earned (Indemnity)						
Year 1	100%	100%	80%	100%	100%	36% (Indexation 40%)
Year 2	33.33% (Indexation 50%)	33.33% (Indexation 50%)	20% (Indexation 40%)	20% (Indexation 40%)	20% (Indexation 40%)	36% (Indexation 40%)
Year 3	–	–	20%	20%	20%	36% (Indexation 40%)
Year 4	–	–	20%	20%	20%	36% (Indexation 40%)
Year 5	–	–	20%	20%	20%	36% (Indexation 40%)
Renewal	Month 17 (Indexation month 19)	Month 17 (Indexation month 19)	Month 61	Month 61	Month 61	Month 61

Further Commission Options from Royal London Ireland
Available on Life, Specified Serious Illness and Multi-Claim Protection Cover

Headline Commission	130% (Indexation 140%) initial/ 10% renewal from month 49	100% initial/10% renewal from month 13 (10% uplift for indexation in year 2)		Flat 22.5%	
Commission Option+	GC/GH	GA/GF	GB/GG	GD/GI	GE/GJ
Indemnity	Yes*	No	Yes*	No	Yes*
Initial Payment	130% (Indexation 140%)	100%	100%	22.5%	22.5%
Payment Period	At policy inception	1 Year	At policy inception	Earned as paid	At policy inception
Commission Paid (non-indemnity)/Earned (Indemnity)					
Year 1	100%	100%	100%	22.5%	22.5%
Year 2	10% (Indexation 20%)	10% (Indexation 20%)	10% (Indexation 20%)	22.5%	22.5%
Year 3	10%	10%	10%	22.5%	22.5%
Year 4	10%	10%	10%	22.5%	22.5%
Renewal	Month 49	Month 13	Month 13	Month 13	Month 13

+ **Commission Option refers to Royal London Ireland's internal codes for each commission option including the level/indexation variation if applicable.**
* **Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.
(1) 100% commission paid in year 1 (non-indemnity). 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).
(2) 100% commission paid up-front and earned in year 1. 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).

Please note: For indexation policies initial commission amounts in years 2–5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply.** These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London Ireland's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.

ROYAL LONDON IRELAND

Income Protection Commission Options from Royal London Ireland

Headline Commission	150% (Indexation 166.67%)		180% (Indexation 200%)	200% (Indexation 220%)		
Commission Option†	AA/AG	AB/AH	AC/AI	AD/AJ	AE/AK	AF/AL
Indemnity	None	Full*	Full*	None	Year 1*	Full*
Initial Payment	100%	150% (Indexation 166.67%)	180% (Indexation 200%)	100%	100%	200% (Indexation 220%)
Payment Period	18 months (Indexation 20 months)	At policy inception	At policy inception	Over 5 years (1)	Over 5 years (2)	At policy inception
Commission Paid (non-indemnity)/Earned (indemnity)						
Year 1	100%	100%	80%	100%	100%	40% (Indexation 44%)
Year 2	50% (Indexation 66.67%)	50% (Indexation 66.67%)	40% (Indexation 60%)	40% (Indexation 60%)	40% (Indexation 60%)	40% (Indexation 44%)
Year 3	–	–	20%	20%	20%	40% (Indexation 44%)
Year 4	–	–	20%	20%	20%	40% (Indexation 44%)
Year 5	–	–	20%	20%	20%	40% (Indexation 44%)
Renewal	Month 19 (Indexation month 21)	Month 19 (Indexation month 21)	Month 61	Month 61	Month 61	Month 61

Further Income Protection Commission Options from Royal London Ireland

Headline Commission	137.5% (Indexation 147.5%) initial/ 12.5% renewal from month 49	100% initial/12.5% renewal from month 13 (12.5% uplift for indexation in year 2)		Flat 25%	
Commission Option†	HC/HH	HA/HF	HB/HG	HD/HI	HE/HJ
Indemnity	Yes*	No	Yes*	No	Yes*
Initial Payment	137.5% (Indexation 147.5%)	100%	100%	25%	25%
Payment Period	At policy inception	1 Year	At policy inception	Earned as paid	At policy inception
Commission Paid (non-indemnity)/Earned (indemnity)					
Year 1	100%	100%	100%	25%	25%
Year 2	12.5% (Indexation 22.5%)	12.5% (Indexation 22.5%)	12.5% (Indexation 22.5%)	25%	25%
Year 3	12.5%	12.5%	12.5%	25%	25%
Year 4	12.5%	12.5%	12.5%	25%	25%
Renewal	Month 49	Month 13	Month 13	Month 13	Month 13

† **Commission Option refers to Royal London Ireland's internal codes for each commission option including the level/indexation variation if applicable.**

* **Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.

(1) 100% commission paid in year 1 (non-indemnity). 40% commission paid in year 2 (with additional 20% commission in year 2 for indexation policies). 20% commission paid in years 3–5.

(2) 100% commission paid up-front and earned in year 1.40% commission paid in year 2 (with additional 20% commission in year 2 for indexation policies). 20% commission paid in years 3–5.

Please note: For indexation policies initial commission amounts in years 2–5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply**. These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London Ireland's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.



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