

Commission Disclosure



Single Contribution Products	Initial commission	Clawback	Trail commission Period
Single Contribution Pension			
Aviva	5%	5 Years	1% p.a.
Aviva (Heritage Friends)	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	5 Years	1% p.a.
Standard Life	5%		1% p.a.
Zurich Life	5.5%		0.5% p.a.
Single Contribution PRSA			
Aviva	7%	5 Years	0.5% p.a.
Aviva (Heritage Friends)	7.5%		0.25% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	7%	5 Years	0.5% p.a.
Standard Life	5%		0.5% p.a.
Zurich Life	5.50%		0% p.a.
ARF / AMRF			
Aviva	5%	n/a	1% p.a.
Aviva (Heritage Friends)	5%		0.75% p.a.
Irish Life	5%		0.75% p.a.
New Ireland	5%	n/a	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.
Annuity			
Aviva	3%	n/a	n/a
Aviva (Heritage Friends)	3%		n/a
Irish Life	3%		n/a
New Ireland	3%	n/a	n/a
Zurich Life	3%		n/a
Investment Bond			
Aviva	4%	3 Years	1% p.a.
Aviva (Heritage Friends)	4%		0.75% p.a.
BCP	2.1%		

Bank House, Bindon Street, Ennis, Co. Clare
 Frances Street, Kilrush, Co. Clare

Tel: 065 6841766 info@munstergroup.com DX 25047 Ennis

Commission Disclosure



Single Contribution Products	Initial commission	Clawback	Trail commission Period
BlackBee Investments	3%		
Broker Solutions	2.5%		
Cantor Fitzgerald Ireland Ltd.	2.25%		
Investec Europe Limited	2.25%		
Irish Life	3%		0.5% p.a
New Ireland	4%	3 Years	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.

Bank House, Bindon Street, Ennis, Co. Clare
Frances Street, Kilrush, Co. Clare

Tel: 065 6841766 info@munstergroup.com DX 25047 Ennis

Commission Disclosure



Regular Contribution Products	Initial Commission	Clawback Period	Renewal/ Flat Commission	Trail commission
Regular Contribution Pension				
Aviva	25%	5 Years	8%	1% p.a.
Aviva (Heritage Friends)	25%			0.75%p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	8%	1% p.a.
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 Years	3%	0.5% p.a.
Regular Contribution PRSA				
Aviva	25%	5 Years	6%	0.5% p.a.
Aviva (Heritage Friends)	17.5%			0.25%p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	6%	0.5% p.a.
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 Years	5%	0% p.a.
Savings				
Aviva	10%	5 Years	2.5%	0.5% p.a.
Aviva Heritage Friends	10%			0.75%p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	10%	5 Years	2.5%	0.5% p.a.
Standard Life	15%	5 Years	n/a	1% p.a.
Zurich Life	10%	4 Years	1%	0.5% p.a.

Bank House, Bindon Street, Ennis, Co. Clare
 Frances Street, Kilrush, Co. Clare

Tel: 065 6841766 info@munstergroup.com DX 25047 Ennis

Commission Disclosure



Individual Protection	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	100%	10%	10%	10%	10%	10%	10%	10%	10%	1 Year
Irish Life	100%	20%	20%	20%	20%	3%	3%	3%	3%	1 Year
New Ireland	100%	20%	20%	20%	20%	3%	3%	3%	3%	1 Year
Royal London	100%	20%	20%	20%	20%	3%	3%	3%	3%	1 Year
Zurich Life	100%	12%	12%	12%	12%	12%	12%	12%	12%	1 Year

Group Protection	Death in Service	Clawback Period	Permanent Health Insurance	Clawback Period
Aviva	15%	1 Year	20%	1 Year
Irish Life	6% p.a.		12.5% p.a.	
New Ireland	15%	1 Year	20%	1 Year
Zurich Life	6%	n/a	12.5%	n/a

Mortgages	Commission	Clawback Period

Bank House, Bindon Street, Ennis, Co. Clare
 Frances Street, Kilrush, Co. Clare

Tel: 065 6841766 info@munstergroup.com DX 25047 Ennis