

Maximum Market Commission Rates

Below we have outlined the **maximum commission rates** made available to financial intermediaries in the Irish financial services sector. It is hugely important to note that **One Quote Financial Brokers** will **always take reduced commission levels**, (or nil commission) which in turn reduces both protection premiums and pension and investment plan costs, for all of our clients.

Single Contribution Solutions	Max Market Initial Commission	Clawback Period	Max Market Trail Commission
Single Contribution Pension			
Aviva	5%	5 Years	1.00% p.a.
Irish Life	5%	5 Years	0.75% p.a.
New Ireland	5%	5 Years	1.00% p.a.
Standard Life	5%	5 Years	1.00% p.a.
Zurich Life	5.5%	5 Years	0.50% p.a.
Single Contribution PRSA			
Aviva	4%	5 Years	0.50% p.a.
Irish Life	5%	5 Years	0.75% p.a.
New Ireland	7%	5 Years	0.50% p.a.
Standard Life	5%	5 Years	0.50% p.a.
Zurich Life	5.5%	5 Years	0.00% p.a.
ARF			
Aviva	5%	5 Years	1.00% p.a.
Friends First	5%	5 Years	0.75% p.a.
Irish Life	5%	5 Years	0.75% p.a.
New Ireland	5%	5 Years	1.00% p.a.
Standard Life	4%	5 Years	1.00% p.a.
Zurich Life	5%	5 Years	0.50% p.a.
Royal London	5%	5 Years	0.50% p.a.
Annuity			
Aviva	3%	n/a	n/a
Irish Life	3%	n/a	n/a
New Ireland	3%	n/a	n/a
Zurich Life	3%	n/a	n/a
Investment Bond			
Aviva	5%	4 Years	0.75% p.a.
New Ireland	4%	3 Years	1.00% p.a.
Zurich Life	5%	3 Years	0.75% p.a.
Standard Life	3%	3 Years	0.75% p.a.
Irish Life	3%	3 Years	0.50% p.a.

Regular Contribution Products	Max Initial commission	Clawback Period	Renewal / Flat Commission	Max Trail Commission
Regular Contribution Pension				
Aviva	20%	5 Years	5%	1.00% p.a.
Irish Life	17.5%	5 Years	5%	0.5% p.a.
New Ireland	15%	5 Years	8%	1.00% p.a.
Standard Life	25%	5 Years	5%	1.00% p.a.
Zurich Life	20%	4 Years	3%	0.50% p.a.
Regular Contribution PRSA				
Aviva	20%	5 Years	5%	0.50% p.a.
Irish Life	20%	5 Years	5%	0.00% p.a.
New Ireland	20%	5 Years	6%	0.50% p.a.
Standard Life	5%	5 Years	5%	0.00% p.a.
Zurich Life	20%	4 Years	5%	0.00% p.a.

Individual Protection	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200 %	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	160 %	28%	30%	28%	28%	30%	28%	28%	28%	5 Years
New Ireland	225 %	50%	20%	20%	20%	12.5 %	12.5 %	12.5 %	12.5 %	5 Years
Royal London	225 %	0%	0%	0%	0%	3%	3%	3%	3%	5 Years
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	6%		12.5%	n/a
Irish Life	6% p.a.		12.5% p.a.	n/a
New Ireland	15%	1 Year	20%	1 Year
Zurich Life	6%	n/a	12.5%	n/a