Financial Broker Commission Summary

With effect from 31 March 2020, intermediaries are required by regulation to make details available of all fees, commissions, rewards and remuneration they receive from regulated entities in return for the sale of products to you or the services they provide to you as a consumer. They are required to make the information available in their office and on their website (where applicable). The purpose of this document is to provide a summary of the commissions New Ireland provide.

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	4%	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 28 November 2024 and may be subject to change. The information provided in this document is general in nature, commission terms and conditions apply and the information set out in this document does not create rights. Please speak to your financial broker for the precise details of commissions that they will receive. New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

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