

PHOENIX LIFE LTD T/A PHOENIX IRELAND

Commission Table

Intermediary - Charles McCarthy Insurances Ltd

Single Contribution Products

	Up Front Commission	Clawback Period	Trail Commission
Single Contribution Pension			
Max	2%	Full Commission Clawback if Policy is wound back / Cancellation in Cooling Off period	N/A
Single Contribution PRSA			
Max	N/A	N/A	N/A
Approved (Minimum) Retirement Funds			
Max	N/A	N/A	Max. 0.5%
Annuities			
Max	N/A	N/A	N/A
Investment Bonds			
Max	N/A	N/A	Max. 0.5%
Investment Only			
Max	N/A	N/A	N/A

Regular Contribution Products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	Max. 60%	Full Commission Clawback if Policy is wound back / Cancellation in Cooling Off period	0.05%	N/A
Regular Contribution PRSA				
Max	N/A	N/A	N/A	N/A
Savings Plan				
Max	N/A	N/A	4% of Premium	N/A

Individual Protection

	Yr1	2	3	4	5	6	7	8	9+
Max	IC 4.5 x Term <max 90%> RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%	RC 3%
Clawback	Full commission clawback if Policy is wound back / Cancellation in cooling off period								

Group Protection - Not Applicable

	Yr1	2	3	4	5	6	7	8	9+
<u>Max.</u>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>Clawback</u>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Or if different rates apply

	Death in Service	Permanent Health Insurance
	Yr1 +	Yr1+
<u>Max.</u>	N/A	N/A

Charles McCarthy Insurances Ltd T/A McCarthy Insurance Group is regulated by the Central Bank of Ireland