

## Summary commission details for my business with Zurich Life Assurance plc

This document provides summary details of the commission arrangements we have in place for unit-linked and protection business with Zurich Life Assurance plc. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 1<sup>st</sup> April 2020.

### Single contribution products (Pensions, Investments)

|  | Up front commission | Trail commission |
|--|---------------------|------------------|
| <b>Single Contribution Pension</b>             |                     |                  |
| Max  | 5.50%               | 0.50%            |
| <b>Single Contribution PRSA (Standard)</b>     |                     |                  |
| Max  | 5.50%               | 0.00%            |
| <b>Single Contribution PRSA (Non-Standard)</b> |                     |                  |
| Max  | 5.0%                | 0.50%            |
| <b>Approved (Minimum) Retirement Funds</b>     |                     |                  |
| Max  | 5.0%                | 0.50%            |
| <b>Annuities</b>                               |                     |                  |
| Max  | 3.0%                | N/A              |
| <b>Investment Bonds</b>                        |                     |                  |
| Max  | 5.0%                | 0.50%            |
| <b>Trustee Investment Plans</b>                |                     |                  |
| Max  | 5.0%                | 0.50%            |

#### Commission clawback:

Commission clawback typically does not apply on single contribution products

### Regular contribution products (Pensions, Savings)

|   | Initial commission | Renewal / Bullet Commission | Trail commission |
|---|--------------------|-----------------------------|------------------|
| <b>Regular Contribution Pension</b>             |                    |                             |                  |
| Max   | 20.0%              | 3.0% renewal                | 0.50%            |
| <b>Regular Contribution PRSA (Standard)</b>     |                    |                             |                  |
| Max   | 5.0%               | 5.0% renewal                | 0.0%             |
| <b>Regular Contribution PRSA (Non-Standard)</b> |                    |                             |                  |
| Max   | 5.0%               | 5.0% renewal                | 0.50%            |
| <b>Savings Plan</b>                             |                    |                             |                  |
| Max   | 10.0%              | 1.0% renewal                | 0.50%            |

#### Commission clawback:

Commission clawback applies over a 4 year period for all initial commission.

Commission clawback also applies over a 4 year period for any bullet commission noted.

## Individual Protection

### Guaranteed Term Protection & Guaranteed Mortgage Protection

|     | Yr1  | 2 – 10 | 11+ |
|-----|------|--------|-----|
| Max | 100% | 12%    | 3%  |

**Commission clawback:**

Commission paid in year 1 is earned over a 12 month period.

### Guaranteed Whole of Life

|     | Yr1 | 2 – 5 | 6+ |
|-----|-----|-------|----|
| Max | 90% | 18%   | 3% |

**Commission clawback:**

Commission paid in year 1 is earned over a 12 month period.

## Group Protection

### Group Life Cover

|     | Yr1  | 2    | 3    |
|-----|------|------|------|
| Max | 6.0% | 6.0% | 6.0% |

**Commission clawback:**

Does not apply. Commission is paid as premiums are received.

### Group Permanent Health Insurance & Group Serious Illness Cover

|         | Yr1   | 2     | 3     |
|---------|-------|-------|-------|
| Default |       |       |       |
| Max     | 12.5% | 12.5% | 12.5% |

**Commission clawback:**

Does not apply. Commission is paid as premiums are received.

O'Mahony Walsh Insurance Brokers Limited t/a OMW Insurance is regulated by the Central Bank of Ireland.