

## AVIVA Life & Pensions

### Single contribution products

	Initial Commission	Clawback Period	Trail commission per annum (p.a.)
<b>Single Contribution Pension</b>			
Max	5%	5 years	1% p.a.
<b>Single Contribution PRSA</b>			
Max	7%	5 years	0.5% p.a.
<b>Approved (Minimum) Retirement Funds</b>			
Max	5%	n/a	1% p.a.
<b>Annuities</b>			
Max	3%	n/a	n/a
<b>Single Premium Investment Policies</b>			
Max	4%	3 years	1% p.a.

### Regular contribution products

	Initial Commission	Clawback Period	Renewal / Flat Commission	Trail Commission per annum (p.a.)
<b>Regular Contribution Pension</b>				
Max	25%	5 years	8% p.a.	1% p.a.
<b>Regular Contribution PRSA</b>				
Max	25%	5 years	6% p.a.	0.5% p.a.
<b>Regular Premium Investment Policies</b>				
Max	10%	5 years	2.5% p.a.	0.5% p.a.

### Individual protection

Year	1	2	3	4	5	6	7	8	9+
Max	225%	50%	20%	20%	20%	12.5%	12.5%	12.5%	12.5%
Clawback Period	5 years								

### Group protection

	Death in Service	Permanent Health Insurance
Year	1+	1+
Max	15%	20%
Clawback Period	1 year	1 year