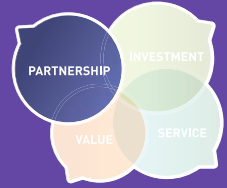




Irish Life Pension Products

Commission Options Guide



This guide details the main commission options under our pre-retirement and post-retirement contracts, including our New Deal Commission Options.

A profile number has been allocated to each commission option in the guide. When submitting an application to us, you should indicate the relevant commission profile in the Financial Adviser Details section of the application.

If you require any further information on Irish Life's pensions offering, please logon to our broker website www.bline.ie or contact your Account Manager.

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New Deal in Pensions for Complete Solutions 1 (Personal & Company Pensions)

We have expanded our Pension New Deal commission options for regular premium business. We now have 7 profiles, all of which offer unrivalled value for you and your clients. These options have a number of benefits, namely:

- 1 4 bullet commission payments in years 1, 3, 5 & 7
- 2 Each payment is made upfront and earned over the following 2 year period
- 3 0.25% Fund Based Renewal (FBR) commission is also payable from year 9

Summary of New Deal Commission Options						
Option	Allocation	Base AMC *	Bullet Payments	Total Commission	Accrual Basis	Profile Code
1	100%	1%	4 X 7.5%	30%	0.5% X Term	5927-100
2	100%	1.25%	4 X 12.5%	50%	0.75% X Term	5929-100
3	99%	1%	4 X 10%	40%	0.67% X Term	6017-100
4	99%	1.25%	4 X 15%	60%	0.9% X Term	6018-100
5	98%	1%	4 X 12.5%	50%	0.85% X Term	5926-100
6	98%	1.25%	4 X 17.5%	70%	1.05% X Term	5928-100
7	97%	1%	4 X 15%	60%	1% X Term	6016-100

* AMC Annual Management Charge (0.75% fund charge plus either 0.25% or 0.5% plan charge)

Option 1 100% Net Allocation & 1% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
7.5%	0%	7.5%	0%	7.5%	0%	7.5%	30%	0.25%	5927-100

Option 2 100% Net Allocation & 1.25% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
12.5%	0%	12.5%	0%	12.5%	0%	12.5%	50%	0.25%	5929-100

Option 3 99% Net Allocation & 1% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
10%	0%	10%	0%	10%	0%	10%	40%	0.25%	6017-100

Option 4 99% Net Allocation & 1.25% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
15%	0%	15%	0%	15%	0%	15%	60%	0.25%	6018-100

Option 5 98% Net Allocation & 1% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
12.5%	0%	12.5%	0%	12.5%	0%	12.5%	50%	0.25%	5926-100

*Fund Based Renewal Commission from Year 9.

Option 6 98% Net Allocation & 1.25% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
17.5%	0%	17.5%	0%	17.5%	0%	17.5%	70%	0.25%	5928-100

Option 7 97% Net Allocation & 1% Base Annual Management Charge

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
15%	0%	15%	0%	15%	0%	15%	60%	0.25%	6016-100

*Fund Based Renewal Commission from Year 9.

Notes on Deal

1. All examples above assume investment in the Consensus Fund. Investment in a different fund could lead to a higher Annual Management Charge.
2. Commission term is calculated based on a maximum NRA of 65.
3. Allocations above require a minimum premium of €200 p.m. For premiums below this, the net allocation is reduced by 2%.
4. The timing of the 4 bullet payments is based on a pension persistency rate of 87%. If your pension persistency is lower than this at the end of the second year of a policy written under the New Commission Deal, the remaining 3 bullet payments will still be paid but will each be deferred by a year (i.e. they will be paid in years 4, 6 & 8). Similarly, the fund based renewal commission will also be deferred by a year, i.e. it will be paid from the start of year 10.
5. After the 4 bullet payments have been made, 0.25% p.a. fund based renewal commission is payable from the start of year 9 once premiums continue to be paid. This fund based renewal commission equates to approximately 2.60% of the premium by year 10, 4.65% by year 15 and 7.20% by year 20, based on 6% fund growth p.a.
6. Fund management charges start at 0.75% (for example Consensus Fund). The base annual management charge includes this fund management charge and the plan charge.
7. If the plan is transferred to another contract, an exit charge will be applied to the fund built up by regular contributions at a rate of 5%, 5%, 5%, 3% or 1% (Years 1 to 5). This charge will also apply on the same basis to any incremental regular contribution slice throughout the contract term but will not apply at either early or normal retirement or on death.
8. For any period clients stop making payments including where regular contributions have been suspended or the plan has been made paid-up, an additional annual plan charge of 0.25% per annum will apply to the fund built up by regular payments.

Complete Solutions 1

Other Commission Options

1% X Term Accrual Rate with no Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
99%	1%	15%	1%	-	5597-100
98%	1%	15%	2%	-	5595-100
97%	1%	15%	3%	-	5620-060
96%	1%	15%	4%	-	5620-080

* AMC Annual Management Charge (0.75% Fund Charge + 0.25% Plan Charge)

1% X Term Accrual Rate with 0.25% Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
100%	1.25%	15%	0%	0.25%	5621-000
99%	1.25%	15%	1%	0.25%	5621-020
98%	1.25%	15%	2%	0.25%	5621-040
97%	1.25%	15%	3%	0.25%	5621-060
96%	1.25%	15%	4%	0.25%	5621-080

* AMC Annual Management Charge (0.75% Fund Charge + 0.5% Plan Charge)

1.5% X Term Accrual Rate with no Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
99%	1.25%	25%	1%	-	5591-100
98%	1.25%	25%	2%	-	5589-100
97%	1.25%	25%	3%	-	5587-100
96%	1.25%	25%	4%	-	5586-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.5% Plan Charge)

Notes:

1. Upfront commission is paid to a maximum term of NRA 65 and is subject to 4 year proportionate claw-back.
2. An additional 3% Renewal commission will be payable from year 8 onwards (for each premium increment) on all qualifying contracts.
3. The Net Allocation rates on page 5 are based on premiums of €2,400+ p.a. For premiums below this, the net allocation is reduced by 2%.
4. Fund management charges start at 0.75% (For example Consensus Fund).
5. The Base Annual Management Charge includes the Fund Management Charge and the Plan Charge.
6. If the plan is transferred to another contract, an exit charge will be applied to the fund built up by regular contributions at a rate of 5%, 5%, 5%, 3% or 1% (Years 1 to 5). This charge will also apply on the same basis to any incremental regular contribution slice throughout the contract term but will not apply at either early or normal retirement or on death.
7. For any period clients stop making payments including where regular contributions have been suspended or the plan has been made paid-up, an additional annual plan charge of 0.25% per annum will apply to the fund built up by regular payments.
8. Other commission options are available. If you require any further information in relation to these, please contact your Irish Life Account Manager.

Complete Solutions 2

Flat Commission

Flat Commission with no Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
100%	0.75%	0%	0%	-	5649-100
99%	0.75%	1%	1%	-	5648-100
98%	0.75%	2%	2%	-	5647-100
97%	0.75%	3%	3%	-	5646-100
96%	0.75%	4%	4%	-	5645-100
95%	0.75%	5%	5%	-	5644-100

* AMC Annual Management Charge (0.75% Fund Charge).

Flat Commission with 0.25% Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
100%	1%	0%	0%	0.25%	5623-000
99%	1%	1%	1%	0.25%	5623-020
98%	1%	2%	2%	0.25%	5623-040
97%	1%	3%	3%	0.25%	5623-060
96%	1%	4%	4%	0.25%	5623-080
95%	1%	5%	5%	0.25%	5623-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.25% Plan charge).

Flat Commission with 0.5% Fund Based Trail Commission

Allocation	Base AMC *	Max Initial	Renewal Commission	Trail Commission	Profile Code
100%	1.25%	0%	0%	0.5%	5624-000
99%	1.25%	1%	1%	0.5%	5624-020
98%	1.25%	2%	2%	0.5%	5624-040
97%	1.25%	3%	3%	0.5%	5624-060
96%	1.25%	4%	4%	0.5%	5624-080
95%	1.25%	5%	5%	0.5%	5624-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.5% Plan charge).

Notes:

1. The Net Allocation rates on page 7 are based on premiums of €2,400+ p.a. For premiums below this, the net allocation is reduced by 2%.
2. All examples above assume investment in the Consensus Fund. Investment in a different fund could lead to a higher Annual Management Charge.
3. The Base Annual Management Charge includes the Fund Management Charge and the Plan Charge, where appropriate.
4. Other commission options are available. If you require any further information in relation to these, please contact your Irish Life Account Manager.

Complete Solutions 2

Other Commission Options

1% Base Annual Management Charge					
Allocation	Base AMC *	Initial Commission	Renewal Commission	Trail Commission	Profile Code
100%	1%	1%	1%	-	6012-020
99%	1%	2%	2%	-	6012-040
98%	1%	3%	3%	-	6012-060
97%	1%	4%	4%	-	6012-080
96%	1%	5%	5%	-	6012-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.25% Plan Charge)

1.25% Base Annual Management Charge (Including 0.25% Trail Commission)					
Allocation	Base AMC *	Initial Commission	Renewal Commission	Trail Commission	Profile Code
100%	1.25%	1%	1%	0.25%	6013-020
99%	1.25%	2%	2%	0.25%	6013-040
98%	1.25%	3%	3%	0.25%	6013-060
97%	1.25%	4%	4%	0.25%	6013-080
96%	1.25%	5%	5%	0.25%	6013-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.5% Plan Charge)

Additional notes on 1% & 1.25% Base Annual Management Charge Options

1. Commission can range between 1% and 5% and is deducted from the gross allocation of 101%. For example, flat 3% commission would result in the client receiving 98% net allocation, with a 1% Annual Management Charge.
2. The Initial Commission payable in year 1 is subject to 3 year full clawback. This also applies to any subsequent premium increases.

Complete Solutions Bond

Single Premiums & Transfers

Once-off Commission with no Fund Based Trail Commission

Allocation	Base AMC *	Initial Commission	Trail Commission	Profile Code
100%	0.75%	0%	-	5656-000
99%	0.75%	1%	-	5656-020
98%	0.75%	2%	-	5656-040
97%	0.75%	3%	-	5656-060
96%	0.75%	4%	-	5656-080
95%	0.75%	5%	-	5656-100

* AMC Annual Management Charge (0.75% Fund Charge)

Once-off Commission with no Fund Based Trail Commission

Allocation	Base AMC *	Initial Commission	Trail Commission	Profile Code
100%	1%	0%	0.25%	5657-000
99%	1%	1%	0.25%	5657-020
98%	1%	2%	0.25%	5657-040
97%	1%	3%	0.25%	5657-060
96%	1%	4%	0.25%	5657-080
95%	1%	5%	0.25%	5657-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.25% Plan charge)

Once-off Commission with no Fund Based Trail Commission

Allocation	Base AMC *	Initial Commission	Trail Commission	Profile Code
100%	1.25%	0%	0.5%	5658-000
99%	1.25%	1%	0.5%	5658-020
98%	1.25%	2%	0.5%	5658-040
97%	1.25%	3%	0.5%	5658-060
96%	1.25%	4%	0.5%	5658-080
95%	1.25%	5%	0.5%	5658-100

* AMC Annual Management Charge (0.75% Fund Charge + 0.5% Plan charge)

Notes:

1. All examples on page 10 assume investment in the Consensus Fund. Investment in a different fund could lead to a higher Annual Management Charge.
2. The Base Annual Management Charge includes the Fund Management Charge and the Plan Charge, where appropriate.
3. Other commission options are available. If you require any further information in relation to these, please contact your Irish Life Account Manager.

PRSAs and PRSA for AVCs

New Deal in PRSAs (including PRSA AVCs)

We have two New Deal Commission options for PRSAs – one under the 5% and 1% plan and one under the 3% and 1% plan. These options have a number of benefits, namely:

- 1 4 bullet commission payments in years 1, 3, 5 & 7
- 2 Each payment is made upfront and earned over the following 2 year period
- 3 0.25% Fund Based Renewal commission is also payable from year 9

Summary of New Deal Commission Options

PRSA Plan	Base Allocation	Fund Charge	Bullet Payments	Total Commission	Accrual Basis	Profile Code
5% & 1% Option	95%	1%	4 X 11.5%	46%	1% X Term	5925-100
3% & 1% Option	97%	1%	4 X 7.5%	30%	1% X Term	5939-100

PRSA 5% & 1% Plan Option

Commission Payments

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
11.5%	0%	11.5%	0%	11.5%	0%	11.5%	46%	0.25%	5925-100

PRSA 3% & 1% Plan Option

Commission Payments

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
7.5%	0%	7.5%	0%	7.5%	0%	7.5%	30%	0.25%	5939-100

*Fund Based Renewal Commission from Year 9.

Notes on Deal

1. All examples above assume investment in the Consensus Fund. Investment in a different fund could lead to a higher Annual Management Charge.
2. Commission term is calculated based on a maximum NRA of 60.
3. The allocation rates above may increase: annual contributions from €5,000 to below €10,000 receive an additional 0.75% investment allocation while contributions of €10,000 plus receive an additional 1.5% investment allocation.
4. The timing of the 4 bullet payments is based on a pension persistency rate of 87%. If your pension persistency is lower than this at the end of the second year of a policy written under the New Commission Deal, the remaining 3 bullet payments will still be paid but will each be deferred by a year (i.e. they will be paid in years 4, 6 & 8). Similarly, the fund based renewal commission will also be deferred by a year, i.e. it will be paid from the start of year 10.

Complete Solutions PRSA Standard/Options Plan (5% Premium Charge)

Net Investment Allocation

Regular Premiums		Single Premiums		Transfer Values
Amount (p.a.)	Allocation Rate	Amount	Allocation Rate	Allocation Rate
Under €5,000	95%	Under €12,500	95%	100%
€5,000 < €10,000	95.75%	€12,500 < €25,000	95.75%	100%
€10,000 plus	96.5%	€25,000 plus	96.5%	100%

Regular Premiums - Commission Options

Initial Commission	Renewal Commission	Trail Commission	Commission Profile Number
Max 15% : 1.5% X Term to Max NRA 60	2%	-	5886 - 100
Max 10% : 1.5% X Term to Max NRA 60	3%	-	5888 - 100
Max 10% : 1% X Term to Max NRA 60	-	0.25%	5890 - 100
5%	5%	-	5892 - 100
3%	3%	0.25%	5894 - 100
0%	0%	0.50%	5896 - 100

Single Premiums / One Off Payments Commission Options

Initial Commission	Trail Commission	Commission Profile Number
5%	-	5516 - 100
3%	0.25%	3297 - 100
1%	0.5%	5897 - 100

PRSA - External Transfers In

Option	Allocation	Premium Band	Initial Commission	Trail Commission	Profile Code
1	100%	< €25,000	0.50%	-	5829-100
2	100%	€25,000 <€50,000	1.50%	-	5829-100
3	100%	€25,000 <€50,000	-	0.20%	6007-100
4	100%	€50,000+	2%	-	5829-100
5	100%	€50,000+	0.50%	0.20%	6008-100
6	100%	€50,000+	-	0.25%	6009-100

Notes:

1. Commission is paid on cases below €1,800 p.a. only if they are submitted electronically through the B-line website.
2. Financed (Upfront) commission is paid to a maximum term of NRA 60 and is subject to 4 year proportionate claw-back.
3. Fund charge on all PRSA Standard funds is 1% p.a.
4. Fund charge on PRSA Options funds starts at 1% p.a. Additional funds are available on this plan which have a higher fund charge.
5. Commission on external transfers into Irish Life PRSAs is subject to a minimum term of 5 years to a maximum NRA of 65 and is subject to full claw-back on exit within the first 4 years.

Complete Solutions PRSA Standard/Options Plan (3% Premium Charge)

Net Investment Allocation

Regular Premiums		Single Premiums		Transfer Values
Amount (p.a.)	Allocation Rate	Amount	Allocation Rate	Allocation Rate
Under €5,000	97%	Under €12,500	97%	100%
€5,000 < €10,000	97.75%	€12,500 < €25,000	97.75%	100%
€10,000 plus	98.5%	€25,000 plus	98.5%	100%

Regular Premiums - Commission Options

Initial Commission	Renewal Commission	Trail Commission	Commission Profile Number
Max 10% : 1.5% X Term to Max NRA 60	1%	-	5900 - 100
Max 5% : 1.5% X Term to Max NRA 60	2%	-	5902 - 100
Max 5% : 1% X Term to Max NRA 60	-	0.25%	5904 - 100
3%	3%	-	5906 - 100
1%	1%	0.25%	5908 - 100

Single Premiums / One Off Payments Commission Options

Initial Commission	Trail Commission	Commission Profile Number
3%	-	5765 - 100
1%	0.25%	5909 - 100

PRSA - External Transfers In

Option	Allocation	Premium Band	Initial Commission	Trail Commission	Profile Code
1	100%	< €25,000	0.50%	-	5829-100
2	100%	€25,000 <€50,000	1.50%	-	5829-100
3	100%	€25,000 <€50,000	-	0.20%	6007-100
4	100%	€50,000+	2%	-	5829-100
5	100%	€50,000+	0.50%	0.20%	6008-100
6	100%	€50,000+	-	0.25%	6009-100

Notes:

1. Commission is paid on cases below €1,800 p.a. only if they are submitted electronically through the B-line website.
2. Financed (Upfront) commission is paid to a maximum term of NRA 60 and is subject to 4 year proportionate claw-back.
3. Fund charge on all PRSA Standard funds is 1% p.a.
4. Fund charge on PRSA Options funds starts at 1% p.a. Additional funds are available on this plan which have a higher fund charge.
5. Commission on external transfers into Irish Life PRSAs is subject to a minimum term of 5 years to a maximum NRA of 65 and is subject to full claw-back on exit within the first 4 years.

Complete Solutions PRSA Standard/Options Plan (1.5% Premium Charge)

Net Investment Allocation

Regular Premiums		Single Premiums		Transfer Values
Amount (p.a.)	Allocation Rate	Amount	Allocation Rate	Allocation Rate
Under €5,000	98.5%	Under €12,500	98.5%	100%
€5,000 < €10,000	99.25%	€12,500 < €25,000	99.25%	100%
€10,000 plus	100%	€25,000 plus	100%	100%

Regular Premiums - Commission Options

Initial Commission	Renewal Commission	Trail Commission	Commission Profile Number
Max 5% : 1.5% X Term to Max NRA 60	0.5%	-	5912 - 100
1.5%	1.5%	-	5914 - 100
-	-	0.25%	5916 - 100

Single Premiums / One Off Payments Commission Options

Initial Commission	Trail Commission	Commission Profile Number
1.5%	-	4590 - 100
-	0.25%	5917 - 100

PRSA - External Transfers In

Option	Allocation	Premium Band	Initial Commission	Trail Commission	Profile Code
1	100%	< €25,000	0.50%	-	5829-100
2	100%	€25,000 <€50,000	1.50%	-	5829-100
3	100%	€25,000 <€50,000	-	0.20%	6007-100
4	100%	€50,000+	2%	-	5829-100
5	100%	€50,000+	0.50%	0.20%	6008-100
6	100%	€50,000+	-	0.25%	6009-100

Notes:

1. Commission is paid on cases below €1,800 p.a. only if they are submitted electronically through the B-line website.
2. Financed (Upfront) commission is paid to a maximum term of NRA 60 and is subject to 4 year proportionate claw-back.
3. Fund charge on all PRSA Standard funds is 1% p.a.
4. Fund charge on PRSA Options funds starts at 1% p.a. Additional funds are available on this plan which have a higher fund charge.
5. Commission on external transfers into Irish Life PRSAs is subject to a minimum term of 5 years to a maximum NRA of 65 and is subject to full claw-back on exit within the first 4 years.

Complete Solutions PRSA Standard/Options Plan (0% Premium Charge)

Net Investment Allocation

Regular Premiums	Single Premiums	Transfer Values
100%	100%	100%

Regular Premiums

Initial Commission	Renewal Commission	Trail Commission	Commission Profile Number
-	-	-	5824 - 100

Single Premium / One Off Payments

Initial Commission	Trail Commission	Commission Profile Number
-	-	0019 - 100

PRSA - External Transfers In

Option	Allocation	Premium Band	Initial Commission	Trail Commission	Profile Code
1	100%	< €25,000	0.50%	-	5829-100
2	100%	€25,000 <€50,000	1.50%	-	5829-100
3	100%	€25,000 <€50,000	-	0.20%	6007-100
4	100%	€50,000+	2%	-	5829-100
5	100%	€50,000+	0.50%	0.20%	6008-100
6	100%	€50,000+	-	0.25%	6009-100

Notes:

1. Fund charge on all PRSA Standard funds is 1% p.a.
2. Fund charge on PRSA Options funds starts at 1% p.a. Additional funds are available on this plan which have a higher fund charge.
3. Commission on external transfers into Irish Life PRSAs is subject to a minimum term of 5 years to a maximum NRA of 65 and is subject to full claw-back on exit within the first 4 years.

Post-retirement plans

Complete Solutions AMRF / ARF Plans

AMRF2 & ARF2

Initial Commission with no Fund Based Trail Commission

Initial Commission	Fund Based Trail Commission	Plan Charge	Base Annual Charge	Profile
4%	-	0%	0.75%	5756-100
3%	-	0%	0.75%	5756-075
2%	-	0%	0.75%	5756-050
1%	-	0%	0.75%	5756-025
0%	-	0%	0.75%	5756-000

Initial Commission with 0.25% Fund Based Trail Commission

Initial Commission	Fund Based Trail Commission	Plan Charge	Base Annual Charge	Profile
4%	0.25%	0.25%	1%	5755-100
3%	0.25%	0.25%	1%	5755-075
2%	0.25%	0.25%	1%	5755-050
1%	0.25%	0.25%	1%	5755-025
0%	0.25%	0.25%	1%	5755-000

Initial Commission with 0.5% Fund Based Trail Commission

Initial Commission	Fund Based Trail Commission	Plan Charge	Base Annual Charge	Profile
4%	0.5%	0.5%	1.25%	5754-100
3%	0.5%	0.5%	1.25%	5754-075
2%	0.5%	0.5%	1.25%	5754-050
1%	0.5%	0.5%	1.25%	5754-025
0%	0.5%	0.5%	1.25%	5754-000

Notes:

1. Fund management charges start at 0.75% on AMRF2 / ARF2.
2. The Base Annual Charge includes the fund management charge and the Plan Charge, where appropriate.

Our AMRF / ARFs contracts offer a tiered allocation basis, depending on the size of the amount being invested. These gross allocation rates are detailed below and are reduced (on a 1% for 1% basis) by the amount of initial commission you require to arrive at the net investment allocation to the client. If the client is investing simultaneously into an AMRF and an ARF contract, the allocation rates below refer to the overall amount being invested in both contracts.

Gross Allocation (Before Initial Commission)	
Amount	AMRF2 / ARF2
€10,000 < €25,000	98%
€25,000 < €50,000	99%
€50,000 < €100,000	100%
€100,000 < €250,000	100.5%
€250,000+	101%



This guide details the main commission options that are available under Irish Life's pension products. If you require any further information in relation to these or on any aspect of Irish Life's pensions, please contact your Account Manager or refer to www.blinc.ie

notes

Contact us

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10am to 6pm on Fridays

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