Our Remuneration

We, Murray Financial Services act as intermediary between you, the consumer, and the product provider with whom we place your business.

The background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is commission?

For the purpose of this document, remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

There are different types of remuneration/commission models:

Single commission model: where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Trail/Renewal commission model: Further payments at intervals are paid throughout the life span of the product.

Indemnity commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

General insurance products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a <u>single or standard commission</u> model, based on the amount of premium charged for the insurance product.

Profit Share arrangements

In some cases, the intermediary may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail (relating to accumulated fund).

Trail commission, bullet commission, fund based, flat commission or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the

annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Life Assurance products fall into either individual or group protection policies and Investment/Pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Credit Products/Mortgages

Commission may be earned by intermediaries for arranging credit for consumers, such as mortgages. The single, or standard, commission model is the most common commission model applied to the sale of mortgage products by mortgage credit intermediaries (Mortgage Broker).

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Preferred Provider Rate

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

- -Attendance at product provider educational seminars
- -Assistance with Advertising/Branding

Maximum Commission Rates

Single Contribution Pension	Single Contribution Products	Initial commission	Clawback Period	Trail commission
Aviva 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 1% p.a. 1% p.a. New Ireland 5% 5 Years 1% p.a. Zurich Life 5.5% 0.5% p.a. Zurich Life 5.5% 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a n/a Irish Life 5% 0.75% p.a. 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. 0.5% p.a. Ariva Life 5% 0.5% p.a. 0.5% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. 0.75% p.a. Greenman Investments 2.5 36 months 0.5 0.75% p.a. Irish Life 5% 0.75% p.a. 0.5% p.a. 0.5% p.a. Awiva (Heritage Friends) 5% 0.75% p.a. 0.5% p.a. <th></th> <th></th> <th></th> <th></th>				
Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months Irish Life 5% 0.75% p.a. New Ireland 5% 5 Years 1% p.a. Standard Life 5% 1% p.a. Zurich Life 5.5% 0.5% p.a. Single Contribution PRSA 4 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a Irish Life 5% 0.75% p.a. Standard Life 5% 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0.5% p.a. ARF / AMRF 0.5% p.a. 0.5% p.a. ARF / AMRF 1% p.a. 0.75% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% 0.75% p.a. Standard Life 4% 1% p.a.	Single Contribution Pension			
Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. 1% p.a. Standard Life 5% 1% p.a. 1% p.a. Zurich Life 5.5% 0.5% p.a. 1% p.a. Single Contribution PRSA 2.5% 0.5% p.a. 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. 0.25% p.a. Aviva (Heritage Friends) 7.5% 0.75% p.a. 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. 0.5% p.a. ARF / AMRF 0.5% p.a. 0.5% p.a. 0.5% p.a. Aviva (Heritage Friends) 5% 1% p.a. 0.75% p.a. Greenman Investments 2.5 36 months 0.75% p.a. Irish Life 5% 0.75% p.a. 0.5 New Ireland 5% 0.75% p.a. 0.5 Annuity 4% 1% p.a. 0.5% p.a. Annuity Aviva 3% n/a n/a New	Aviva	5%		1% p.a.
Greenman Investments 2.5 months 0.5 Irish Life 5% 0.75% p.a. 1.8 p.a. Standard Life 5% 1% p.a. 2.5 p.a. Zurich Life 5.5% 0.5% p.a. 0.5% p.a. Single Contribution PRSA 4% 0.5% p.a. 0.25% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. 0.25% p.a. Greenman Investments n/a n/a n/a n/a Irish Life 5% 0.75% p.a. 0.5% p.a. 0.5% p.a. Standard Life 5% 0.5% p.a. 0.5% p.a. 0.5% p.a. Zurich Life 5.5% 0% p.a. 0.75% p.a. 0.75% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. 0.5 0.75% p.a. Irish Life 5% 0.75% p.a. 0.5 0.5% p.a. New Ireland 5% 0.75% p.a. 0.5% p.a. Ariva Life 4% 1% p.a. 0.5% p.a. Aviva (Heritage Friends) 3% n/a n/a A	Aviva (Heritage Friends)	5%		0.75% p.a.
New Ireland 5% 5 Years 1% p.a. Standard Life 5% 1% p.a. 1% p.a. Zurich Life 5.5% 0.5% p.a. 1% p.a. Single Contribution PRSA 4% 0.5% p.a. 0.25% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. 0.25% p.a. Greenman Investments n/a n/a n/a Irish Life 5% 0.5% p.a. 0.5% p.a. Standard Life 5% 0.5% p.a. 0.5% p.a. Zurich Life 5.5% 0% p.a. 0.5% p.a. ARF / AMRF Aviva (Heritage Friends) 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. 0.5 Irish Life 5% 0.75% p.a. 0.5 Irish Life 4% 1% p.a. 0.5% p.a. Annuity Aviva 3% n/a n/a Aviva (Heritage Friends) 3% n/a n/a Aviva (Heritage Friends) 3% n/a n/a Aviva (Heritage Friends) <td>Greenman Investments</td> <td>2.5</td> <td></td> <td>0.5</td>	Greenman Investments	2.5		0.5
Standard Life 5% 1% p.a. Zurich Life 5.5% 0.5% p.a. Single Contribution PRSA Aviva 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a Irish Life 5% 0.75% p.a. New Ireland 7% 5 Years Standard Life 5% 0.5% p.a. Zurich Life 5% 0.5% p.a. ARF / AMRF 0% p.a. Aviva (Heritage Friends) 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Zurich Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Annuity Annuity Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a Aprice (Heritage Friends) 3% n/a Aprice (Heritage Friends) 3%	Irish Life	5%		0.75% p.a.
Zurich Life 5.5% 0.5% p.a. Single Contribution PRSA 4% 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a Irish Life 5% 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF Aviva 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Annuity Aviva n/a n/a Aviva 3% n/a n/a Aviva 3% n/a n/a Irish Life 3% n/a n/a Aviva 1	New Ireland	5%	5 Years	1% p.a.
Single Contribution PRSA 4% 0.5% p.a. Aviva 4% 0.25% p.a. Aviva (Heritage Friends) 7.5% n/a Irish Life 5% 0.75% p.a. Irish Life 5% 0.5% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0.75% p.a. ARF / AMRF 1% p.a. 0.75% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.75% p.a. Irish Life 5% 0.75% p.a. 0.5 Standard Life 4% 1% p.a. 0.5 Zurich Life 5% 0.5% p.a. 0.5% p.a. Annuity 0.5% p.a. 0.5% p.a. 0.5% p.a. Aviva (Heritage Friends) 3% n/a n/a Greenman Investments	Standard Life	5%		1% p.a.
Aviva 4% 0.5% p.a. Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a Irish Life 5% 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF 0% p.a. 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Greenman Investments 2.5 36 months Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Nanuity Nanuity Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a Aviva 3% n/a Irish Life 3% n/a Aviva 1% n/a Irish Life 3% n/a Irish Life <td>Zurich Life</td> <td>5.5%</td> <td></td> <td>0.5% p.a.</td>	Zurich Life	5.5%		0.5% p.a.
Aviva (Heritage Friends) 7.5% 0.25% p.a. Greenman Investments n/a n/a n/a Irish Life 5% 0.75% p.a. 0.5% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity 0.5% p.a. Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a Irish Life 3% n/a Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a Investment Bond 1% p.a.	Single Contribution PRSA			
Greenman Investments n/a n/a n/a Irish Life 5% 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF 1 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity 0.5% p.a. Annuity 0.5% p.a. Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a Areenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a New Ireland 3% n/a New Ireland 3% n/a	Aviva	4%		0.5% p.a.
Irish Life 5% 0.75% p.a. New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. 0.5% p.a. Zurich Life 5.5% 0% p.a. 0% p.a. ARF / AMRF 1% p.a. 0.75% p.a. 0.75% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. 0.5 Irish Life 5% 0.75% p.a. 0.5 Irish Life 5% 0.75% p.a. 0.5 New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Annuity Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a n/a Irish Life 3% n/a n/a New Ireland 3% n/a n/a Aviva (Heritage Friends) 3% n/a n/a Investment Bond 1% p.a. 1% p.a.	Aviva (Heritage Friends)	7.5%		0.25% p.a.
New Ireland 7% 5 Years 0.5% p.a. Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. 0.5 New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. 0.5% p.a. Annuity 0.5% p.a. 0.5% p.a. 0.5% p.a. Annuity n/a n/a n/a Aviva 3% n/a n/a Aviva (Heritage Friends) 3% n/a n/a Irish Life 3% n/a n/a Irish Life 3% n/a n/a New Ireland 3% n/a n/a New Ireland 3% n/a n/a Investment Bond N/a 1% p.a.	Greenman Investments	n/a	n/a	n/a
Standard Life 5% 0.5% p.a. Zurich Life 5.5% 0% p.a. ARF / AMRF 1% p.a. Aviva (Heritage Friends) 5% 1% p.a. Greenman Investments 2.5 36 months Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity	Irish Life	5%		0.75% p.a.
Zurich Life 5.5% 0% p.a. ARF / AMRF 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. 0.5% p.a. Aurich Life 5% 0.5% p.a. 0.5% p.a. Annuity 0.5% p.a. 0.5% p.a. 0.5% p.a. Aviva (Heritage Friends) 3% n/a n/a Irish Life 3% n/a n/a New Ireland 3% n/a n/a Investment Bond 1% p.a. 1% p.a.	New Ireland	7%	5 Years	0.5% p.a.
ARF / AMRF Aviva 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity 3% n/a 1.5% p.a. Annuity Aviva 3% n/a n/a Aviva (Heritage Friends) 3% n/a n/a Irish Life 3% n/a n/a Irish Life 3% n/a New Ireland 3% n/a n/a Irish Life 3% n/a New Ireland 3% n/a n/a Irish Life 3% n/a Investment Bond Aviva 5% 1% p.a.	Standard Life	5%		0.5% p.a.
Aviva 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity No.5% p.a. Annuity n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Investment Bond Aviva 5% 1% p.a.	Zurich Life	5.5%		0% p.a.
Aviva 5% 1% p.a. Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity No.5% p.a. Annuity n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Investment Bond Aviva 5% 1% p.a.	ADE / ANADE			
Aviva (Heritage Friends) 5% 0.75% p.a. Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. 0.5% p.a. Zurich Life 5% 0.5% p.a. Annuity Naviva n/a n/a Aviva (Heritage Friends) 3% n/a n/a Greenman Investments n/a n/a n/a Irish Life 3% n/a n/a New Ireland 3% n/a n/a Zurich Life 3% n/a n/a Investment Bond Investment Bond 1% p.a.		F0/		40/
Greenman Investments 2.5 36 months 0.5 Irish Life 5% 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Annuity Aviva (Heritage Friends) 3% n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Investment Bond Aviva 5% 1% p.a.				i e e e e e e e e e e e e e e e e e e e
Greenman Investments 2.5 months 0.5 Irish Life 5% 0.75% p.a. 0.75% p.a. New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Nanuity n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Investment Bond Aviva 5% 1% p.a.	Aviva (Heritage Friends)	5%	26	0.75% p.a.
New Ireland 5% n/a 1% p.a. Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Name n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond 1% p.a.				
Standard Life 4% 1% p.a. Zurich Life 5% 0.5% p.a. Annuity Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Aviva 5% 1% p.a.	Irish Life			·
Zurich Life 5% 0.5% p.a. Annuity			n/a	i
Annuity 3% n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond 1% p.a.	Standard Life			1% p.a.
Aviva 3% n/a Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond 1% p.a.	Zurich Life	5%		0.5% p.a.
Aviva (Heritage Friends) 3% n/a Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond 1% p.a.	Annuity			
Greenman Investments n/a n/a Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond Investment Bond 1% p.a.	Aviva	3%		n/a
Irish Life 3% n/a New Ireland 3% n/a Zurich Life 3% n/a Investment Bond	Aviva (Heritage Friends)	3%		n/a
New Ireland 3% n/a n/a Zurich Life 3% n/a Investment Bond	Greenman Investments	n/a	n/a	n/a
Zurich Life 3% n/a Investment Bond 1% p.a.	Irish Life	3%		n/a
Investment Bond	New Ireland	3%	n/a	n/a
Aviva 5% 1% p.a.	Zurich Life	3%		n/a
Aviva 5% 1% p.a.	Investment Rond			
		5%		1% n a
				i
BCP 2.1%				0.7370 μ.α.
BlackBee Investments 3%				

Broker Solutions	2.5%		
Cantor Fitzgerald Ireland Ltd.	2.25%		
Greenman Investments	2.5	36 months	0.5
Investec Europe Limited	2.25%		
Irish Life	3%		0.5% p.a.
New Ireland	4%	3 Years	1% p.a.
Standard Life	4%		1% p.a.
Zurich Life	5%		0.5% p.a.

Regular Contribution Products	Initial commission	Clawback Period	Renewal / Flat Commission	Trail commission
Regular Contribution Pension				
Aviva	15%			1% p.a.
Aviva (Heritage Friends)	25%			0.75% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	8%	1% p.a.
Standard Life	25%		5%	1% p.a.
Zurich Life	20%	4 Years	3%	0.5% p.a.
Regular Contribution PRSA				
Aviva	22.5%			0.5% p.a.
Aviva (Heritage Friends)	17.5%			0.25% p.a.
Irish Life	17.5%		5%	0.5% p.a.
New Ireland	25%	5 Years	6%	0.5% p.a.
Standard Life	5%		5%	0.5% p.a.
Zurich Life	5%	4 Years	5%	0% p.a.
Savings				
Aviva	15%			1% p.a.
Aviva (Heritage Friends)	10%			0.75% p.a.
Irish Life	5.5%		5.5%	0.5% p.a.
New Ireland	10%	5 Years	2.5%	0.5% p.a.
Standard Life	15%	5 Years	n/a	1% p.a.
Zurich Life	10%	4 Years	1%	0.5% p.a.

Individual Protection	Yr1	2	3	4	5	6	7	8	9+	Clawback Period
Aviva	200 %	30%	30%	30%	30%	30%	30%	30%	30%	2 Years
Irish Life	120 %	28%	30%	28%	28%	30%	28%	28%	28%	
New Ireland	225 %	50%	20%	20%	20%	12.5 %	12.5 %	12.5 %	12.5 %	5 Years

Dayal Landon	225	0%	0%	0%	0%	3%	3%	3%	3%	E Voors
Royal London	%									5 Years
Zurich Life	100	12%	12%	12%	12%	12%	12%	12%	12%	1 Year
Zurich Life	%									1 feat

Group Protection	Death in	Clawback	Permanent Health	Clawback
Group Protection	Service	Period	Insurance	Period
Aviva	6%		12.5%	
Irish Life	6% p.a.		12.5% p.a.	
New Ireland	15%	1 Year	20%	1 Year
Zurich Life	6%	n/a	12.5%	n/a

Mortgages	Commission	Clawback Period
Finance Ireland	1%	3 Years
Haven	1%	3 Years
ICS	1%	3 Years
KBC Bank	1%	3 Years
Permanent TSB	1%	3 Years

Other Products	

West Coast Financial Advisors Ltd t/a Murray Financial Services is Regulated by The Central Bank of Ireland