

AVIVA – FRIENDS FIRST

Commission Structures

Flexible Protection, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate Range	22% - 150%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%

Personal & Executive Income Protection & WageProtector

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate Range	30% - 200%	15% - 30%	15% - 30%	15% - 30%	3% - 30%	3% - 30%	3% - 30%

Heritage Aviva Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.50%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Heritage Friends Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	7.5%	0.25%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	1%	1%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	40%

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	22.50%	0.50%	n/a

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.75%	n/a

Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	25%	0.75%	n/a

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	17.50%	0.25%	n/a