

Standard Life

Single contribution products

	Initial Commission	Clawback Period	Trail commission (p.a.)
Single Contribution Pension			
Max	5%	N/A	1%
Single Contribution PRSA			
Max	5%	N/As	0.5%
Approved (Minimum) Retirement Funds			
Max	4%	N/A	1%
Annuities			
Max	2%	N/A	N/A
Single Premium Investment Policies			
Max	4%	N/A	1%

Clawback period is the timeframe where Standard Life can take a proportion of the commission paid back from an adviser if the premium/contribution ceases, reduces, or the product is closed.

Regular contribution products

	Initial Commission	Clawback Period	Renewal Commission per annum	Trail Commission per annum (p.a.)
Regular Contribution Pension				
Max (front loaded)	1.25% x term (max 25%)	5 years*	2%	1%
Regular Contribution Pension				
Max (level)	5%	N/A	5%	1%
Regular Contribution PRSA				
Max	5%	N/A	5%	0.5%
Savings plan Funded Initial Commission*				
Max	0-15%**	5 years*	N/A	1%
Savings plan Premium based***				
Max	0-15%	N/A	N/A	1%

*If the initial contributions are not maintained for 5 years, a proportion of the initial commission paid will be claimed back from the intermediary.

** Percentage payable as a lump sum after the first premium is paid.

*** For every 1% taken there is a corresponding plan charge of 0.04% per annum. Commission is paid after the first premium is paid. FIC is subject to commission clawback.

