

Commission Options from Royal London Ireland

Available on Life, Specified Serious Illness, Multi-Claim Protection Cover and Whole of Life

| Headline Commission | 133% (Indexation 150%) | | 160% (Indexation 180%) | 180% (Indexation 200%) | | |
|---|-------------------------------------|-----------------------------------|---------------------------|---------------------------|-------------------------|---------------------------|
| Commission Option [†] | A/G | B/H | C/I | D/J | E/K | F/L |
| Indemnity | None | Full* | Full* | None | Year 1* | Full* |
| Initial Payment | 100% | 133.33% (Indexation 150%) | 160% (Indexation 180%) | 100% | 100% | 180% (Indexation 200%) |
| Payment Period | 16 months (Indexation 18 months) | At policy inception | At policy inception | Over 5 years (1) | Over 5 years (2) | At policy inception |
| Commission Paid (non-indemnity)/Earned (Indemnity) | | | | | | |
| Year 1 | 100% | 100% | 80% | 100% | 100% | 36% (Indexation 40%) |
| Year 2 | 33.33% (Indexation 50%) | 33.33% (Indexation 50%) | 20% (Indexation 40%) | 20% (Indexation 40%) | 20% (Indexation 40%) | 36% (Indexation 40%) |
| Year 3 | – | – | 20% | 20% | 20% | 36% (Indexation 40%) |
| Year 4 | – | – | 20% | 20% | 20% | 36% (Indexation 40%) |
| Year 5 | – | – | 20% | 20% | 20% | 36% (Indexation 40%) |
| Renewal | Month 17 (Indexation month 19) | Month 17 (Indexation month 19) | Month 61 | Month 61 | Month 61 | Month 61 |

Further Commission Options from Royal London Ireland

Available on Life, Specified Serious Illness and Multi-Claim Protection Cover

| Headline Commission | 130% (Indexation 140%) initial/ 10% renewal from month 49 | 100% initial/10% renewal from month 13 (10% uplift for indexation in year 2) | Flat 22.5% | | |
|---|--|---|-------------------------|----------------|---------------------|
| Commission Option [†] | GC/GH | GA/GF | GB/GG | GD/GI | GE/GJ |
| Indemnity | Yes* | No | Yes* | No | Yes* |
| Initial Payment | 130% (Indexation 140%) | 100% | 100% | 22.5% | 22.5% |
| Payment Period | At policy inception | 1 Year | At policy inception | Earned as paid | At policy inception |
| Commission Paid (non-indemnity)/Earned (Indemnity) | | | | | |
| Year 1 | 100% | 100% | 100% | 22.5% | 22.5% |
| Year 2 | 10% (Indexation 20%) | 10% (Indexation 20%) | 10% (Indexation 20%) | 22.5% | 22.5% |
| Year 3 | 10% | 10% | 10% | 22.5% | 22.5% |
| Year 4 | 10% | 10% | 10% | 22.5% | 22.5% |
| Renewal | Month 49 | Month 13 | Month 13 | Month 13 | Month 13 |

[†] Commission Option refers to Royal London Ireland's internal codes for each commission option including the level/indexation variation if applicable.

* Clawback will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.

(1) 100% commission paid in year 1 (non-indemnity). 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).

(2) 100% commission paid up-front and earned in year 1. 20% commission paid in years 2–5 (with additional 20% commission in year 2 for indexation policies).

Please note: For indexation policies initial commission amounts in years 2–5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply.** These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London Ireland's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.



Royal London Ireland
47-49 St Stephen's Green, Dublin 2
T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie
www.royallondon.ie

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