ACORN LIFE DAC – COMMISSION

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension	n/a	n/a	n/a
Max	n/a	n/a	n/a
Single Contribution PRSA	n/a	n/a	n/a
Max	n/a	n/a	n/a
Approved (Minimum) Retirement Funds	n/a	n/a	n/a
Max	n/a	n/a	n/a
Annuities	n/a	n/a	n/a
Max	n/a	n/a	n/a
Investment Bonds	3% - 3.5%	n/a	0 - 0.5%
Max	3% - 3.5%	n/a	0 - 0.5%
Investment Only	n/a	n/a	n/a
Max	n/a	n/a	n/a

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension	n/a	n/a	n/a	n/a
Max	n/a	n/a	n/a	n/a
Regular Contribution PRSA	n/a	n/a	n/a	n/a
Max	n/a	n/a	n/a	n/a
Savings Plan	n/a	n/a	n/a	n/a
Max	n/a	n/a	n/a	n/a

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Clawback	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Group protection

	Yr1	2	3	4	5	6	7	8	9+
Max	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Clawback	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a