

Provider	Product	Year 1 Initial %	Other Initial %	Total Initial	Renewal
AVIVA	Term Protection	0% - 100%	0%	0% - 100%	0% - 10% (Rest of Term)
	Mortgage Protection	0% - 100%	0%	0% - 100%	0% - 10% (Rest of Term)
	Income Protection	0% - 100%	0%	0% - 100%	0% - 15% (Rest of Term)
	Whole of Life	N/A			
Irish Life	Term Protection	0% - 100%	0% - 40% (Year 3 & 6)	0% - 180%	0% - 3% (Rest of Term)
	Mortgage Protection	0% - 100%	0% - 40% (Year 3 & 6)	0% - 180%	0% - 3% (Rest of Term)
	Income Protection	0% - 120%	0% - 30% (Year 3 & 6)	0% - 180%	0% - 3% (Rest of Term)
	Whole of Life	0% - 100%	0% - 40% (Year 3 & 6)	0% - 180%	0% - 3% (Rest of Term)
New Ireland	Term Protection	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
	Serious Illness	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
	Mortgage Protection	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
	Income Protection	0% - 130%	0%	0% - 130%	0% - 3% (Rest of Term)
	Whole of Life	N/A			
	Pension Term	0% - 130%	0%	0% - 130%	0% - 3% (Rest of Term)
Royal London	Term Protection	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
	Mortgage Protection	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
	Income Protection	0% - 100%	0% - 40% (Year 2), 20% (Year 3 to 5)	0% - 200%	0% - 3% (Rest of Term)
	Whole of Life	0% - 100%	0% - 20% (Year, 2, 3, 4, 5)	0% - 180%	0% - 3% (Rest of Term)
Zurich	Term Protection	0% - 100%	0% - 40% (Year 3 & 5)	0% - 180%	0% - 3% (Rest of Term)
	Serious Illness	0% - 100%	0% - 40% (Year 3 & 5)	0% - 180%	0% - 3% (Rest of Term)
	Mortgage Protection	0% - 100%	0% - 40% (Year 3 & 5)	0% - 180%	0% - 3% (Rest of Term)
	Income Protection	N/A			
	Whole of Life	N/A			