

Life Assurance		
A Life Assurance policy such as Term Life Protection and Mortgage Protection provides		
	Commission	Clawback
Year 1	100%	Clawback is pro-rata over the first 12 months
Year 2	20%	n/a
Year 3	20%	n/a
Year 4	20%	n/a
Year 5	20%	n/a
Zurich Life Assurance PLC		
Group Life Protection		
Group Life	Initial	6%
	Recurring Commission	6%
Quest Retirement Solutions		
An ARF Product typically provides for an initial commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the brokers, depending on how long the policy was active with the provider		
Product	Commission	
ARF	6.50%	