

Standard Commission Terms

Flexible Protection, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
22% - 150%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%	3% - 22%

Personal & Executive Income Protection & WageProtector

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 +
30% - 200%	15% - 30%	15% - 30%	15% - 30%	3% - 30%	3% - 30%	3% - 30%

Unit Linked Products

	Heritage Aviva Product				Heritage Friends Product		
	Initial	Trail	Bullet		Initial	Trail	Bullet
Single Contribution Pension							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	5%	1%	n/a		5%	0.75%	n/a
Single Contribution PRSA							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	4%	0.50%	n/a		7.50%	0.25%	n/a
Approved (Minimum) Retirement Funds							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	5%	1%	n/a		5%	0.75%	n/a
Annuities							
Default	2%	n/a	n/a		2%	n/a	n/a
Max	3%	n/a	n/a		3%	n/a	n/a
Investment Bonds							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	5%	1%	n/a		4%	0.75%	n/a
Investment Only							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	1%	1%	n/a		5%	0.75%	n/a
Regular Contribution Pension							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	15%	1%	40%		25%	0.75%	n/a
Regular Contribution PRSA							
Default	n/a	n/a	n/a		n/a	n/a	n/a
Max	22.50%	0.50%	n/a		17.50%	0.25%	n/a
Savings Plan							
Default	n/a	n/a	n/a		10%	n/a	n/a
Max	15%	1%	n/a		10%	0.75%	n/a

Group Life

	Yr1	Yr2+
Default	Flat commission of either 0% or 6%	0% or 6% each year thereafter
Max	6%	6%

Group Income protection

	Yr1	Yr2+
Default	Flat commission of either 0% or 12.5%	0 or 12.5% each year thereafter
Max	12.5%	12.5%