

Introduction

This document provides a summary of the commission arrangements that Acorn Brokerage Limited has in place with Zurich Life Assurance PLC.

Product	Maximum initial commission	Renewal commission
Pension term assurance	100 %	12.0 % (year 2 – 10) 3.0 % (year 11+)
Individual income protection (PHI)	100 %	15.0 % (year 2+)
Group life cover	6.0 %	6.0 % (year 2+)
Group income protection	12.5 %	12.5 % (year 2+)
Annuity	3.0 %	0.0 %

Commission clawback

- For initial commission, the following earning periods apply:

Pension Term Assurance 12 months

Individual Income Protection (PHI) 12 months

Commission clawback does not apply on the Annuity, Group Life Cover and Group Income Protection products.

Notes

The details provided in this document are correct as at 18th April 2024.