

UTMOST PANEUROPE

THE EXPERTS IN GROUP RISK PROTECTION

GROUP PROTECTION (IRELAND)

The table below outlines our standard commission rates for the benefits outlined as a percentage of premiums paid:

GROUP LIFE COVER	YEAR 1	YEAR 2	YEAR 3
Default*	6.00%	6.00%	6.00%

GROUP INCOME PROTECTION	YEAR 1	YEAR 2	YEAR 3
Default*	12.50%	12.50%	12.50%

GROUP CRITICAL ILLNESS	YEAR 1	YEAR 2	YEAR 3
Default*	No standard basis	No standard basis	No standard basis

^{*} Any commission % rate can be selected including a nil commission basis.

IMPORTANT NOTICE

The rate of broker's commission is outlined clearly on all our quotations. You, as intermediary, are responsible for any disclosure requirements.