



EBS Intermediary Remuneration Summary

EBS XXX is operated by YYY; a licenced intermediary and tied agent acting solely on behalf of EBS d.a.c.. Variable remuneration is received by YYY; from EBS d.a.c. the month following the initiation of a customer contract for a financial product. Limited instances of product renewal and product trail commission are also applicable. See below a summary of remunerations received.

Variable Remuneration:

Product Type	Initial Commission	Commission Clawback	Renewal & Trail Commission
Mortgages	1% of the Mortgage value.	n/a	n/a
Home Insurance *	12.5% of the year 1 annual premium.	On a pro rata basis, i.e. if the policy is cancelled during the year.	12.5% of annual renewal premium. (Renewal Commission)
Mortgage Payment Protection Insurance **	n/a	On a pro rata basis, i.e. if the policy is cancelled during the year.	3.55% of annual premium. (Trail Commission)
Pensions (regular premium) ***	0% - 7.5% max of the year 1 annual premium.	0 – 5 years	0%
Pensions (single premium pension) ***	0% -1.5% of the premium invested.	0 – 5 years	0%
Protection ***	75% maximum of the year 1 annual premium.	0 – 2 years	0%
Investments (Regular Savings) ***	6% of the total year 1 annual instalments.	0 – 2 years	0%
Investments (Lump sum) ***	<€50k = 1.06% €50k-€100k = 1.15% >€100k = 1.25%	n/a	0%

* EBS d.a.c. is tied to Allianz plc for Home insurance business. EBS d.a.c. is remunerated on a commission basis for general insurance products. Details of EBS d.a.c. general insurance remunerations are available on www.ebs.ie/ebsdacinsuranceremunerations

** EBS Mortgage Payment Protection Insurance cover is arranged by EBS d.a.c. in its capacity as a multi-agency intermediary and is provided by AXA France IARD S.A. (trading as AXA Partners - Credit & Lifestyle Protection.) This product is no longer sold by EBS but is still held by a number of EBS customers.

*** EBS d.a.c. is tied to Irish Life Assurance plc for life and pensions business. EBS d.a.c. is remunerated on a commission basis for life and pensions business. Details of EBS d.a.c. life and pensions remunerations are available at www.ebs.ie/ebsdaclifeandpensionsremunerations

Definitions:

Remuneration type	Definition
Initial Commission	The commission paid when a customer first takes a product with EBS.
Commission Clawback	Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed as 'earned' until after a specified time period. If the consumer cancels or withdraws from the product within the specified time, the intermediary must return commission to the product producer.
Renewal Commission	A commission payment expressed as a percentage of the annual renewal premium. Renewal commission is received on an annual basis for the Introduction and Maintenance of the Product.
Trail Commission	A commission payment expressed as a percentage of the regular monthly premium. Trail Commission is received on a monthly basis for the Introduction and Maintenance of the Product.



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Fixed Remuneration:

YYY; is paid a flat monthly fee to support the customer engagement services for EBS customers. This fee is reassessed by EBS d.a.c. on an annual basis.

Local Marketing Costs:

YYY; has access to an annual marketing budget provided by EBS d.a.c.. This budget is managed by EBS d.a.c. and allocated to offices depending on requirements for local marketing initiatives.

Non-Monetary Benefits:

YYY; also receives non-monetary benefits which are provided by EBS d.a.c.. This includes training support, equipment & software, marketing, branding and merchandising support. Non-monetary benefits also include the provision of part-time specialist advisors resources to carry out customer financial reviews in EBS network offices.

Variable Remuneration adjustment following assessment of quality metrics:

EBS XXX is assessed on a monthly basis against a number of quality and service metrics by EBS d.a.c. and up to 50% of the variable remuneration is dependent on the results of the assessments.

In addition, the Office may have variable remuneration clawback applied dependant on performance in an annual quality assurance review carried out by EBS d.a.c..

YYY; is regulated by the Central Bank of Ireland. YYY; is a tied mortgage agent acting solely on behalf of EBS d.a.c and tied to EBS d.a.c. for insurance products. EBS d.a.c. is regulated by the Central Bank of Ireland.

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