

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension			
Max	n/a	n/a	n/a
Single Contribution PRSA			
Max	n/a	n/a	n/a
Approved (Minimum) Retirement Funds			
Max	n/a	n/a	n/a
Annuities			
Max	n/a	n/a	n/a
Investment Bonds* Please see note below			
Max	n/a	n/a	n/a
Investment Only			
Max	n/a	n/a	n/a

*Quintas Wealth Management no longer produces and has not produced structured products since August 2014 and has currently a small number of "live" investment products that it is managing and administering until maturity; the last of which will reach maturity in October 2020. The remaining "live" products are no longer available to consumers to invest in and all brokers would have been paid commission in respect of same back in 2014.

If any existing investor in one of the remaining Quintas Wealth Management structured products would like details of commissions, please contact your broker.

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension				
Max	n/a	n/a	n/a	n/a
Regular Contribution PRSA				
Max	n/a	n/a	n/a	n/a
Savings Plan				
Max	n/a	n/a	n/a	n/a

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Max	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Clawback	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Group protection

	Yr1	2	3	4	5	6	7	8	9+
Max	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Clawback	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Or if different rates apply:

Group protection

	Death in Service	Permanent Health Insurance
	Yr 1+	Yr 1+
Max	n/a	n/a

Other Fees and Administrative Costs

Quintas Wealth Management charges an encashment fee which amounts to €225 which is inclusive of VAT.