JAMES FINANCIAL PLANNING LTD

Single contribution products

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension	2-5%		.35%
Single Contribution PRSA	2-5%		.35%
Approved (Minimum) Retirement Funds	2-5%		.35%
Annuities	2%		
Investment Bonds	2-5%		.5%
Investment Only	2-5%		.5%

Regular contribution products

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension	10 - 20%	5	0-5%	.35%
Regular Contribution PRSA	10 - 20%	5	0-5%	.35%
Savings Plan	10% - 20%	5	0-5%	.5%

Individual protection

	Yr1	2	3	4	5	6	7	8	9+
Commission amount	200	30	30	30	30	30	30	30	30
Clawback	2								

Group protection

	Yr1	2	3	4	5	6	7	8	9+
Commission amount	6								
Clawback									