



Standard Life International Ltd

Single Contribution Products

	Upfront Commission	Clawback Period	Fund Based Commission
Pension (Maximum)	5%	N/A	1%
PRSA (Maximum)	5%	N/A	0.5%
Approved (Minimum) Retirement Funds (Maximum)			
Annuity (Maximum)			
Investment Bonds (Maximum)			

Regular Contribution Products

	Initial Commission	Clawback Period	Renewal Commission	Fund Based Commission
Pension Front Loaded (Maximum)	1.25% X term to max of 25%	5 years	2%	1%
Pension Level (Maximum)	5%	N/A	5%	1%
PRSA (Maximum)	5%	N/A	5%	0.5%
Savings Plan – Funded by Initial Commission	0-15% payable as a lump sum after the first premium is paid	5 years	N/A	1%
Savings Plan – Premium Based	0% - 15%	N/A	N/A	N/a